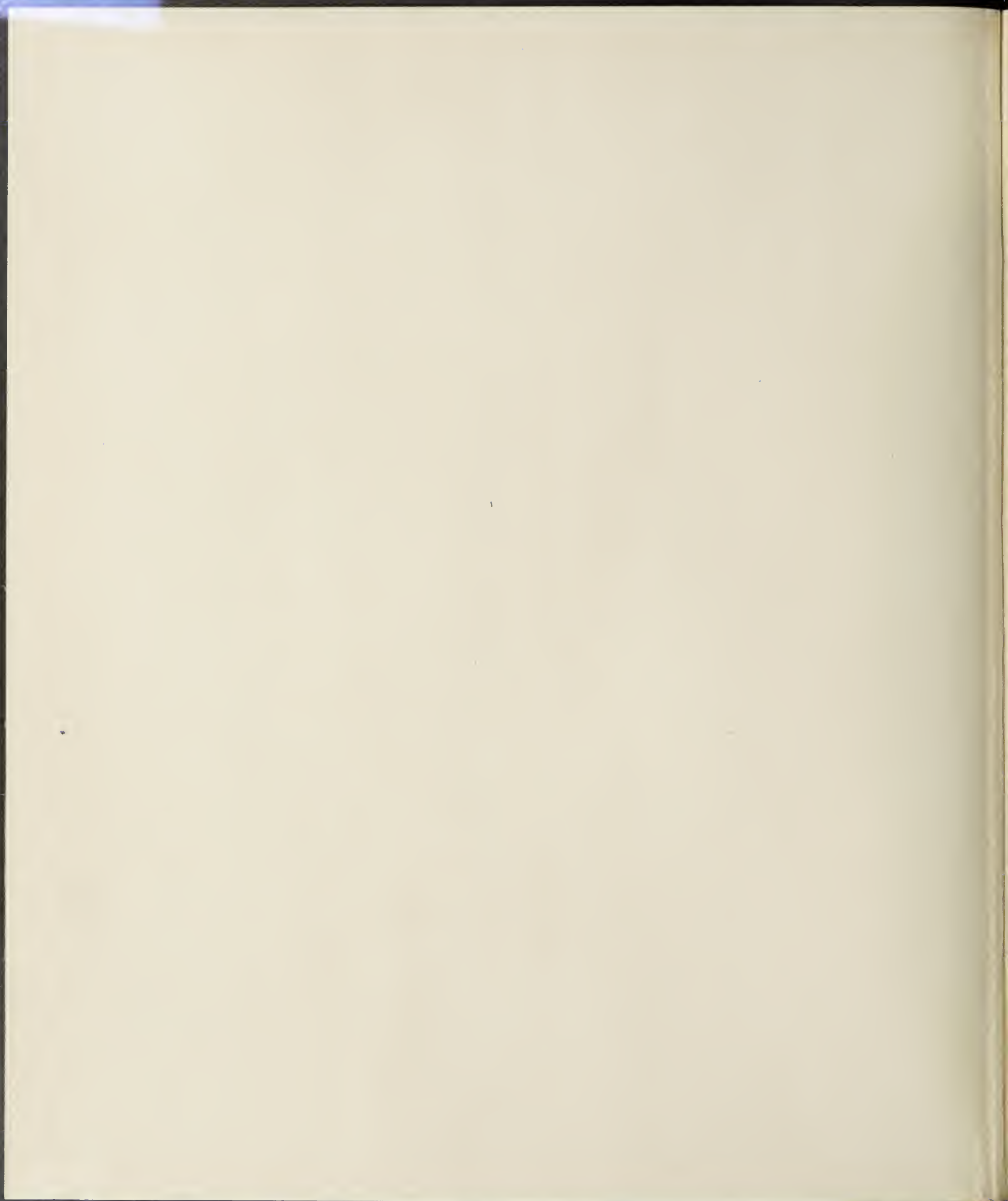


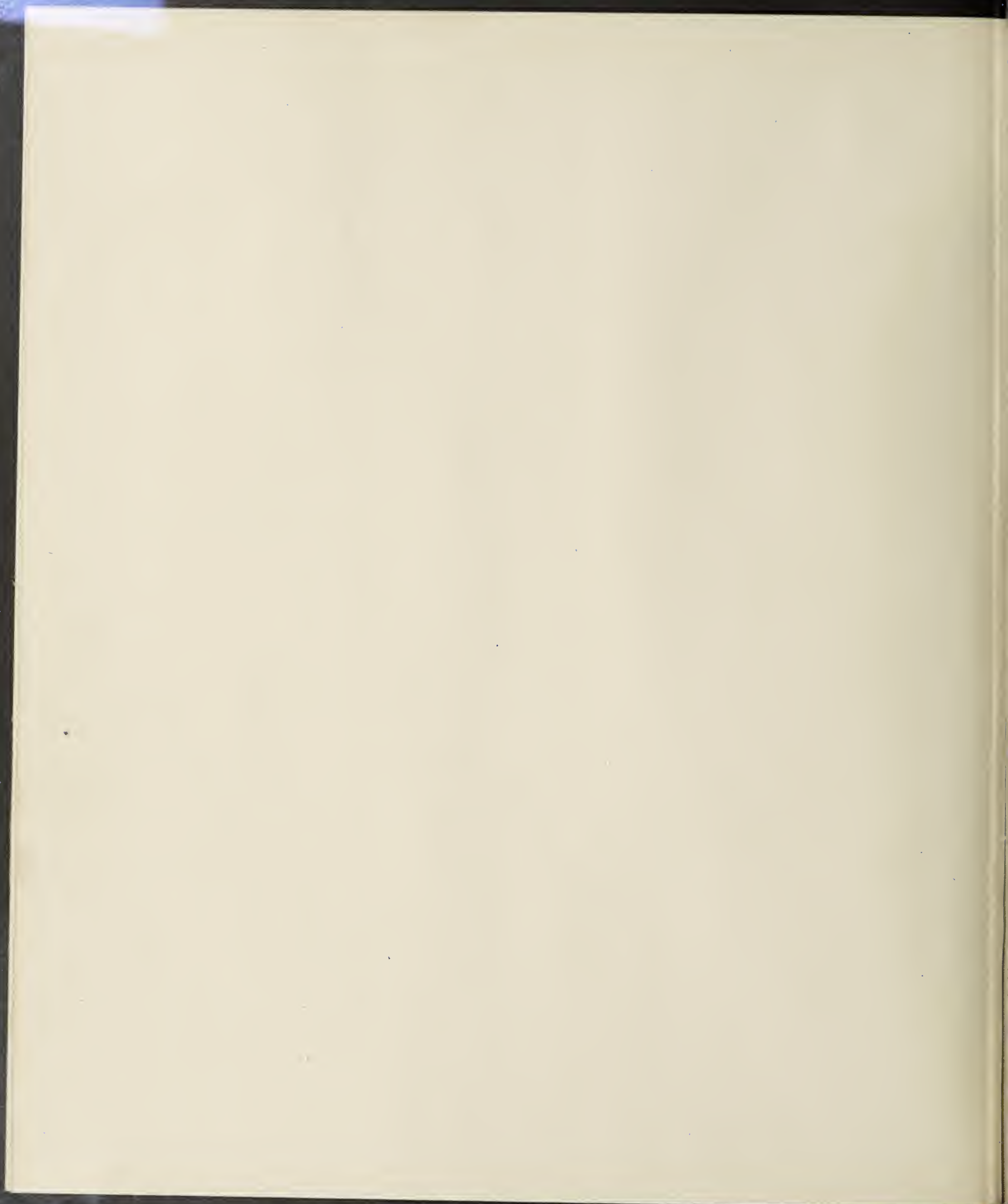
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BUSINESS

The MAGAZINE for OFFICE, STORE and FACTORY

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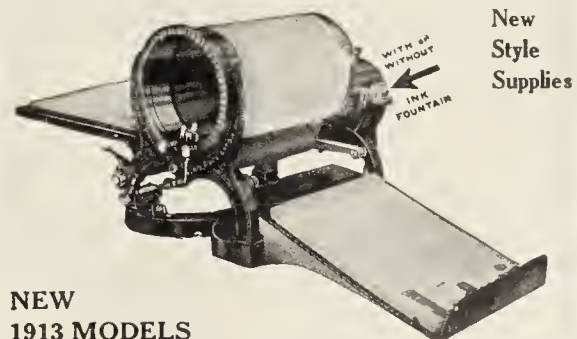
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DONT BE TOO SURE of YOURSELF

By Herbert Kaufman

WHEN you are satisfied with your success, you've retrograded—no man at rest can stay in the race.

TOMORROW the world will adopt higher standards—new ideas will upset old ideals—intention will ripen into invention—machinery will be improved—systems simplified—wastes eliminated.

MEN who have carried their problems to bed while you are resting upon your laurels, will see a better way of doing what you have done, and some fine day you'll awake with failure for a pillow-mate.

YOU can't stop, because thirty million men are striving to better their lot, and you can only be secure in a position that no one wants to take from you. This earth isn't the same two days running. The modern gait is hard and stern and swift and unrelenting.

THE very sheet that you are reading will give at least one competitor an inspiration to alter his viewpoint and suggest valuable alteration in his plans. So long as journalism scours highway and byway for information—so long as the press is a diary of universal activity—so long as news is gathered, interpreted, and spread throughout civilization—so long, alert brains will glean suggestions to be applied to personal tasks and to further individual ambitions.

YOU read, but you do not heed. You've stopped yearning and therefore ceased learning. You believe that you have achieved your utmost, but within a week a hundred strangers, whose names you have never heard will begin to undermine your security.

THE methods responsible for your rise will in time prove fatal stumbling blocks. You must constantly review your situation and steadily renew your knowledge. Wear and tear no more dismantle machinery and careers. Improvement is the twentieth century wrecker.

SPEED is now the watchword. The rest of us are racing after you. If you down you'll be run down. It's the man behind who determines how far and how fast you must travel. He measures your destiny—he sets your standards.

IF YOU want to stay ahead, use your head. What you have and what you have been guarantees nothing. The future has no memory and no mercy. Get up or get out.

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Upper Saranac Lake, Adirondack Mountains

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DIVIDENDS *from* TIME OFF

Using the Vacation Season to Prepare for Business Advancement

By Richard W. Proctor

Your time is your greatest asset. No matter what your line of business, whether you are selling goods or service your time is the real basis of what you have to sell. What interests you most at this time of the year is how to make profitable use of time "off"—how to squeeze the utmost out of your annual vacation—how to get the needed rest and turn it into profit.

TO TAKE a real vacation does not necessitate in every case your shutting off all work and thought and going "back to nature." What you really need is a complete change of thought and surroundings—something that takes you entirely away from your ordinary line of work. That is why the city man derives benefit from a trip to the country and the country resident profits by a visit to the city—simply a change in daily surroundings and habits of thought.

Used right, your annual vacation is a thing of tremendous possibilities. You can use it to renew physical energy, to break away from deep-in-the-rut habits of thought, to blow the cobwebs out of your brain, to earn actual money, to uncover new opportunities either in your present line of work or in new fields. And you can do all this in your annual one or two weeks' vacation and return to your duties thoroughly refreshed in mind and body. Following are actual instances showing how men in various branches of business have followed this line of thought to their great profit.

Routine Clerk to Assistant Manager

IN THE office of a large cement company in Chicago is a young man barely twenty-eight years of age who is looked upon by his fellow workers as lucky. Two years ago he was a member of the office



rank and file. If you had then asked him for his official title, he would have told you, with a cynical smile, that he was "eighth assistant to the assistant manager's third assistant." He drew the meager wage that such routine men usually get. Today he holds the position of First Assistant to the Head of the Operating Department.

The secret of his quick rise to success was partly necessity and partly imagination. In fact, had not stern necessity loomed ahead he would never have been compelled to develop the imagination that led to his present executive position. Here is the story in his own words:

"After two years' daily routine as a clerk in the sales department of our company, I began to think seriously of the future. Beyond a steady position with our company I could see nothing ahead. At last I mustered up courage to ask the boss for a raise. He told me that he could not grant it, not because he would not like to see me earn more, but simply because I was not worth it in my present position.

You take a vacation for recreation. Recreation does not necessarily mean a period of idleness or aimless pattering around that constitutes the average man's vacation. Recreation means re-creation—the opportunity to re-create health, energy, ideas, business and actual money. In this article the author tells how five men made their vacations pay big dividends.

"Then why not promote me to a better position?" I respectfully suggested.

"He leaned back in his chair, tapped his desk nervously with a pencil, looked me straight in the eye, and said, 'Do you want my frank opinion?'

"Yes, sir," I replied.

"I cannot promote you at present simply because you are not capable of handling anything more important than your present work. So many of you fellows are all the time wondering why you don't get ahead. You blame the company, its officials, and so on. You never stop to think that possibly you, and not the company or its officials, are to blame for your lack of progress. The reason you do not earn more is because you are not worth more. The only way to win promotion in this or any other business is to develop the ability to handle more important work.

"Right now our operating manager badly needs an assistant. We have considered every man in this office for the position, but they all fall short in that they lack technical knowledge of our product. I am afraid we shall be forced to go outside for a man, although we would much prefer to promote one of our present employees.

"Now, you are just the man for this position, but you lack the necessary technical knowledge. If you had it, I would be only too glad to give you the position."



I made up my mind that year to cut out my annual trip to a summer resort in Michigan and visit one of our plants instead.

"My chief then picked up his pen and started to write, signifying that the interview was at an end. I thanked him for his consideration in giving me such candid advice, and withdrew.

"This happened in February. My annual two weeks' vacation was scheduled for the first part of the coming June. I made up my mind that year to cut out my annual trip to a summer resort in Michigan and to visit one of our plants in a western state, to study our proposition and product at first hand.

"I confided my intentions to no one except our manager, to whom I applied for a pass. On reaching the plant I explained to the superintendent my desire to learn the technical end of our business. He suggested there was no better way than for me to discard my white-collar attire for the practical if not picturesque garb of a workman.

"For the first few days I was to work as an ordinary laborer. Then I was to stick to the superintendent for a few days during his daily visits through the plant, and absorb as much information as I could gather from his conversation with others. The latter part of my two weeks was to be spent in the office handling the various records of the mill.

"This plant was operated on a twenty-four hour basis. I joined the day staff and kept the regular mill hours, from 7 a. m. to 7 p. m.

"I managed to get along with five hours' sleep each night and spent the balance of

my 'off' time in 'talking shop' with the various workers and office employees at the mill.

"On the train returning to Chicago I wrote out a detailed report of exactly how I had spent my two weeks off. I mentioned every kind of work I had handled, explained just what I had learned, used as many technical terms as possible, and closed it with a paragraph to the effect that I earnestly solicited consideration for the position of assistant to the Operating Manager.

"I had one of our stenographers neatly type out this report, and addressed it to my chief. Then I laid it on his desk.

"About an hour later the office buzzer whirled four times—the signal that I was wanted in the chief's office. This time his attitude towards me was entirely different from that on the previous occasion. He even went so far as to shake hands with me, pat me on the back, and say, 'My boy, you're made of the right stuff: I'm glad my talk with you showed you that the way to progress with this company was through yourself. I have already spoken to our Operating Manager about you, and he is now waiting to see you in his office. He is going to hire you as his assistant and will pay you \$5.00 a week more than you are now getting. At the end of three months, if you make good, you will receive another \$5.00 a week raise. The future is entirely up to you.'

"To make my story short, I obtained the position and my future with the company

is extremely bright. I am getting ahead as rapidly as any young man can possibly wish for. My last year's vacation spent in manual labor was certainly the most profitable use of fourteen days that I ever made. The first of the very following week found me at the push-button end of the wire instead of the buzzer end."

Getting the Personal Touch

IN my work," said a correspondent with a mail order house, "I had always felt handicapped by my lack of knowledge of the conditions under which people in the country live and do business. I was born in the heart of New York and my knowledge of country life was about as accurate as a country boy's is of the city. I was considered a skilled correspondent, however, and my ability as a letter writer partly made up for my lack of knowledge of the people I corresponded with and sold goods to.

"I'd always been strong on putting personality and human interest into sales literature, and knew that if I could learn more about country life I could use many more points of appeal that would strike a responsive chord in the minds of those who received my letters.

"In order to study country life at first hand, I decided to spend my annual vacation in taking a motor-cycle trip through New York and Pennsylvania. I made it a point to stick entirely to small towns and to avoid cities. On arriving in a town I would go straight to the principal general store and ask for the name and address of a farmer who was willing to board me for a day or two. I explained that I did not care where my host-to-be lived as long as it was in the country, as I wanted to study farm conditions.

"I stuck around the farm as much as possible, talked with everyone I could, and spent an hour or so each day in solving the problems of the nation in the community general store. I stayed a day or two in each place and then moved on to the next.

"I brought with me the names and addresses of some of our regular customers, and in several cases was fortunate enough to get them to put me up for the night. I had such a fine time on my vacation that on its expiration I simply hated to return to New York. It took me two or three weeks to forget my longing for the country and the hearty good will I had met with on my travels.

"I started to use my newly-acquired information in my daily correspondence with country people. I used a lot of their homely but expressive terms. I talked about their daily routine and so on, for the purpose of striking a responsive chord.

(Continued on Page 52.)

The Sterling Silver Store

How a Successful Jeweler Has Increased His Business Twentyfold in Five Years by "Cumulative Selling"

By Elroy M. Phillips

Going to Have Company

A LADY came into my store one day and asked to be shown some plated knives and forks. As we made our way towards the showcase at the back of the store, she said to me: "We're expecting company to-night, and I'm afraid I am going to run short on knives and forks. I like the solid ware much better, but really I don't see how I can afford it just now."

Immediately I paused with her before a mahogany chest. "Have you any solid ware in your house now?" I inquired. "Oh, yes," she answered, "I have some beautiful Colonial spoons, and I hope some day to have more pieces. I should like to own a full set."

I pulled out a drawer of the chest, displaying glistening, rows of sterling knives, forks, spoons, all arranged in units, and allowed her to view its rich contents. "Is this the pattern you have?" I asked. She took up the first piece her hand fell upon—a dessert fork—and studied it with admiring eyes. "Yes, it's identically the same; my husband bought me a dozen spoons over eight years ago and, although I have used them steadily, they still look just as bright, after a little brushing, as when they were new."

"That," I rejoined, "is one of our best talking points for sterling silver: it lasts forever, and always retains its original lustre."

The rest of our conversation may easily be guessed at. At any rate, when my customer left, she carried with her, not a package of plated ware, but two handsome Colonial dessert forks. I convinced her it was more economical and would be more satisfactory in the end, to buy these two sterling pieces and make them do with what she already had, than to take a larger number of plated ones. Nor did I convince her against her will or my own business interests, as the next twelve months saw her collection added to five times. And now, by an arrangement with her son, each time she buys a fork, he buys the knife to go with it. Instead of \$3.50, which I would

BY concentrating his sales efforts on a few choice patterns of sterling silver, following up buyers through a card record and carefully coaching his clerks in the art of fine merchandising, a Chicago jeweler was able to triple his sales of sterling silverware three successive years, and in five years, to increase them twenty-fold. Today, seven-eighths of all the silverware he sells is sterling. And, though his store is located far out on the south side, he stands seventh in his city in total yearly sales, besides enjoying the largest patronage in this department of any jewelry store outside the loop. This article describes in his own words this merchant's method of "standardizing" his sterling sales.

have received, had I sold her a set of plated knives and forks, I have received to date over \$40.00. In addition, I am assured that, as long as she lives, she will remain a sterling ware customer. Her last purchase was a sterling teaspoon—the first piece of a collection for her grand-daughter.

This shows one step in my selling scheme, and seven out of eight of the "ring-ups" in my silver department are now for the better grade. Indeed, I've come to the point where I would almost as soon lose a sale as to make one of plated ware. Such sales are to me so many lost opportunities for obtaining steady customers. Once I can get a customer started buying sterling ware, the chances are she will never get through. One sale of plated ware is one sale, nothing more; but one sale of sterling may be the nucleus of a dozen others.

Furthermore, the task of inducing a patron to buy sterling ware, in preference to the plated, is one of the easiest in the jewelry business and the most enjoyable. There is a wholesome satisfaction in selling a patron something you know will please her,

and cause her to remain your patron for years to come.

His Wife Has a Birthday

"I WANT a birthday present for my wife," said a gentleman caller at my store recently. Now, it would have been the easiest thing in the world for my clerk to have shown him a locket, ring, La Valiere or watch. And, had he sold him any of these, the sale probably would have amounted to

\$10 or \$20. But, with this sale made, the same as with one of plated silver, that would have been the end of it. The purchase of a ring or locket does not generally suggest the purchase of another; people do not want two lockets nor many rings. Sales of this character are non-cumulative; they do not generate.

What my clerk did, therefore, was to sell this customer a half dozen sterling teaspoons. The profit, it is true, was much less than it would have been on a locket or ring, but,—and here's the big point to catch,—this customer's account shows that he has since bought a half dozen orange spoons, a butter-knife, a cold-meat fork, a half dozen soup spoons, and another half-dozen teaspoons. The total profit on these sales far exceeds what we would have made on a single piece of jewelry, and he is still buying from us. The first sale of an article is well worth fighting for if it is going to produce an endless chain of sales. And that is exactly what a first sale of sterling silver does.

Card Records of Every Sale

GOOD WILL is more or less an elusive item which most merchants arrive at by a kind of guessing process. Simply defined, it means the business that is expected to grow from that which has already been done. Now, a jeweler, whose records show a number of customers in the various stages of acquiring ownership of complete sterling patterns has a right to expect considerable future business. And, if he has kept a careful tab of this business, his "goodwill" can be made a much more tangible thing than it usually is.



From the first I have kept a scrupulous record of every sterling sale. This record shows name and address of customer, date of purchase, articles bought, pattern, style of engraving, salesman's name, the occasion of purchase, and, if articles were used as a gift, the recipient's name. I use standard sized cards, one for each customer. From these I can tell what pattern each customer has, and the weight. When the engraving is a special design, I have a transfer taken off on a small piece of paper, and paste this on the customer's card. Thus my customer can re-order directly from my records. He is saved the necessity of bringing in a sample.

These cards possess big advertising value. When I began developing my scheme, cautiously, and by many a circumvention, I would endeavor to find out the purchaser's name, and, if he was buying a gift, the recipient's. However, I quickly saw there was no need of beating around the bush. Customers frequently remark, after I have explained my card system to them, "Why, isn't that a fine idea? I am so glad to know about it!" For husbands, who never know what gifts to buy their wives, the card record becomes more than just a guide; it is a real boon. It gives me great delight when a customer calls and says, "Well, this is my daughter's birthday again; I guess I will have to buy another one of those LaFayette spoons for her?" Or, "Christmas is here again. What shall I buy for my wife this time?" In the last case, before I do anything else, I get down my record and my customer and I look it over together. After that, the sale is so easy, I often feel as though I had cheated my customer because he has come, bought and left, all in such a short time.

Now, of course, my customer might forget about my system when his wife's birthday or his daughter's wedding anniversary arrives. So to forestall this circumstance, I write him a personal letter, about three weeks before the event, recalling his former gift, and suggesting the appropriateness of another of similar nature.

These follow-up letters are a great aid to my selling scheme. They always yield gratifying results. Their effect is simply wonderful, due, of course, not to what is said, but the suggestion they carry. My customer is relieved of a hard job—my cash register records his appreciation. During the

1912 holidays one-third of the persons on my November and December letter-list responded with purchases.

Selects a Few Choice Patterns

I HAVE practiced handling only a few patterns, and tried to sell mostly from one. The more people who have this pattern, I find, the more there are to advertise it. Also, the keener desire there is among owners to acquire complete sets. I have acquired a few meritorious patterns, sufficient for my needs, and am slow to add



new ones. One always has to consider what the effect will be on an old customer of adding a new pattern. It would be a grave mistake to let a customer, who is collecting a set of one style, get the idea that her pattern was out of date. As a matter of fact, styles don't change greatly in sterling silver. Not long ago I displayed in my window a teaspoon 157 years old, and it was an almost perfect match for the patterns of which three-fourths of my present sales consist. Better it is, I think, having chosen a few of the best patterns obtainable, to concentrate upon them, and stick by them to the ex-

clusion of others and especially to the exclusion of all freaks.

If you had gone into twenty first-class jewelry stores a few years ago and asked for sterling silver flat ware, I wager that nineteen clerks would have said, "Yes, sir, have you seen this Theodore Roosevelt pattern? It's the newest thing out; just put on sale this week!" And, this year, if you called again, they would probably say, "Yes, sir, have you seen this Woodrow Wilson pattern? It's the newest thing out; just put on sale this week!" Before the tree of cumulative sales has had time to take root, blossom and bear fruit, it is jerked up, cast aside, and another planted in its place. Such a practice results in the custom, which already prevails among housewives to a certain extent, of loading up their tables with miscellaneous patterns, and yields the dealer smaller profits in the end than he would get were he to choose a few standard patterns, and center his efforts upon them. In large stores, in order that a department manager may make a good showing, the business is artificially stimulated by pushing the sales of new creations. A salesman breaks his neck to make a sale, and is interested only in its size. He is working, with his manager, for big totals. If a new pattern sells more easily than another, it is pushed. The end may seem to justify the means. Nevertheless, it is a method that destroys cumulative selling, and cumulative selling is that which produces the best of all ends for any established business.

Not a "Representative Line" but a Representative Store

I MAKE no pretense of carrying what is known as a "representative" line. I have selected as a leader a pattern of good quality, successful design, and from preference, one named after

a character famous in American history. I have learned all that is to be learned about this personage, and tried to find out clearly why the pattern is named after him. This man won his fame during the Revolutionary War. Scarcely any of my customers know he was a silversmith by trade, and when I tell them that he was, they seldom forget the fact.

Years ago the proprietor of the store I now own conceived the idea of putting in a representative line, and bought a quantity of sample forks of various patterns.

(Continued on Page 55.)

The Business Problems of a Traveling Circus

An Institution Where Self-Dependence is as Essential as Favorable Conditions

By Waldon Fawcett



Dismantled, transported fifty or a hundred miles, and re-erected in a new locality every 24 hours.

NO business man, even though he may have forgotten all the ideals of his boyhood, can deny the "human interest" in the great traveling circus or its appeal as a picturesque activity. He may be skeptical, however, as to whether such an enterprise can afford any object lessons applicable to his own business, but as a matter of fact the business organization of the modern circus is replete with ideas that may be turned to account in other lines. Here is the story from a business standpoint.



Only one end of the wagon is devoted to ticket selling—the remainder is a business office in miniature.

THERE are certain classes of enterprises which instinctively impress business men in other lines with the complexity of their nature and the multiplicity of perplexing problems involved. Conspicuous among these enigmas may be cited the conduct of a great metropolitan newspaper and the management of a big hotel. To the average "man on the street" both these propositions appear delightfully simple, for it is proverbial that nine men out of ten are confident of their ability to run a newspaper or direct a hotel much better than do the men who are actually at the helm. But this popular underestimate of the responsibilities of such undertakings is not shared by the intelligent merchant or manufacturer who is the tenth man. Not only does he differ in his opinion, but he realizes that the captains of industry in these special fields face difficulties beyond the ken of most of their brethren.

Few business activities are entitled to rank with the hotel and newspaper in their demand for versatility and special ability and only one, probably, surpasses them. This is the traveling circus. The tented show has so long been regarded not only by the juveniles, but also by our American boys grown tall, as a holiday carnival and a supreme vehicle of amusement, that it is almost necessary to pinch yourself to realize

that underlying the mission of the circus as a great, democratic popular entertainer, is its significance as a stupendous and intricate business enterprise,—a business that probably presents more problems to the square inch than any other in the national directory.

It is generally recognized that the big traveling circus is distinctively an American enterprise. Most people seem to have assumed that our modern railroad show, so called, is simply the natural and inevitable product of our geographical condition,—in other words, a necessity because of the fact that ours is a country of magnificent distances. This may have helped, but it is suspected that the real reason why we have

these formidable wandering amusement institutions and the rest of the world does not (unless they import them from us) is that it requires a unique Yankee combination of resourcefulness, energy and daring to organize one of these masterpieces of transient merchandising and to keep it traveling uninterruptedly up and down the land from one end of the season to the other in the face of all the forces of nature and the frailties of humanity.

The nomadic character of the circus is, of course, largely responsible for many of the problems involved. If it be no mean accomplishment to successfully manage in a fixed, permanent environment a business that represents an investment of, say \$3,000,000, what shall be said of the business genius required to keep in smooth operation an enterprise of like magnitude, the whole working plant of which must be dismantled, transported by rail a distance of from forty to one hundred miles and re-erected in a new location once every twenty-four hours. And, as though the mere physical aspect of such continual change of base were not enough, there is the further responsibility that a personnel of nearly a thousand men and women of maybe a dozen different nationalities must be lodged and boarded by the firm and that several hundred horses and a variety of other animals



At the opposite end of the show grounds the employees come for their mail, and to purchase small supplies.

must be fed,—special food being necessary in the case of many of the wild beasts. With all this and an outlay for upkeep and repairs that is, pro rata, above any other business, is it any wonder that the operating expenses run up to from \$6,000 to \$8,000 a day for a "greatest show on earth?"

Even Uncle Sam has not been above taking hints from the circus system, and recently detailed officers of the regular army to accompany a big show on its travels in order to study the problems of transport, the care of horses, etc. Any man of affairs who will take the trouble to probe the business side of the circus cannot fail to find fresh and convincing evidence of the value in business of a policy of far-sightedness combined with a certain resourcefulness and elasticity in making prearranged plans conform to unexpected developments or emergencies. And the up-to-date circus is the very embodiment of system in all that that over-worked word conveys. If it wasn't you may be sure that it would be a physical impossibility to daily unload, transfer and reload the contents of eighty or ninety railroad cars without a loss and waste that would prove disastrous even to a business that has average gross receipts in excess of \$10,000 a day.

Where Routing is an Art

IN a mental survey of the business side of the circus we come first to the routing or booking system whereby the itinerary of the tented show for the season is mapped out in advance just as a route is laid out for a traveling salesman. This preliminary work, which is undertaken months before the show goes on the road has come to be recognized by the hard-headed business men of the circus field as of great importance. It corresponds, in a way, to those considerations of distribution and sales to which the twentieth century manufacturer gives such heed in planning for the marketing of his product. Only the circus has the added necessity of hitting the bull's eye of popular favor at the first shot. In circus operation each day's record is a closed incident and there is no opportunity for the gradual upbuilding of trade or the correction of mistakes.

Just because so much is believed to depend on the route mapped out for the traveling show the old haphazard plan of formulating an itinerary is as obsolete as the tallow candle. To reduce route making to a fine science the progressive circus pro-



The cooking department and the electric power house on wheels offer suggestions to other business men.

prietor maintains a private information bureau,—to report on conditions throughout the country,—that might be copied by many a business man in other lines. This intelligence office obtains for the guidance of the route makers the latest and most dependable information from all the cities and towns which it is proposed to have the show visit, and covering such points as growth in population, crop conditions, existing or prospective labor troubles, bank clearings, epidemics, dates of pay days, building operations volume of travel on railroads and interurban trolleys, and probable weather conditions as indicated by reports covering the corresponding periods in previous years. Of course, there is included all possible information relative to prospective competition. The big circuses are now routed, as a rule, so as not to conflict with one another, but the showman must keep his eyes open to avoid dates conflicting with agricultural fairs, local pageants, holiday celebrations and other events likely to divide public attention, just as the shrewd advertiser who is using the mails times his communications to prospects so that they will not arrive on Saturday, Monday or other "heavy mail" days.

The circus route is carefully made up with due regard to all the influences entering into the situation as reflected by the in-

formation bureau, but the beauty of the plan is that this carefully laid out program is subject to change at short notice and the information bureau officials continue on the job to report any developments that might interfere with plans. Thus, for example, when floods occurred during the spring of this year in Ohio and Indiana, the circuses that were routed through those states quickly changed their itineraries because it was a foregone conclusion that the people of those unfortunate districts would have neither the inclination nor the money for such amusements. Similarly happenings such as destructive tornados, serious bank failures, strikes, sudden epidemics, unforeseen crop failures or even unseasonable weather will often induce the circus management, that, alike to all purveyors of luxuries, is extremely sensitive to business conditions, to make a sudden shift from a prearranged route.

Transportation the Next Factor

CLOSELY akin to the routing of the circus is the proposition of transportation. This is in the hands of the traffic manager or superintendent of transportation and no official on the circus payroll is called upon to display ability of a higher or more unusual order. For one thing this circus transportation sharp must have almost as intimate a knowledge of tracks and terminals and junctions as the superintendent of motive power of the average railroad, but with this difference: the circus man must have such information covering all the railroads in the country and not merely with relation to one system. Then, again, no sales manager of an automobile factory shipping motors by the carload, nor yet the purchasing agent of a packing house concerned over live stock transportation, has a fraction of the troubles that beset the circus wizard who must see to the movement of four or five trains between midnight and dawn every day and secure delivery on the dot on penalty of a very tangible loss of income. The matter of saving time and of dodging wrecks and washouts is important but so is the shortening of hauls as may be surmised when it is explained that a big circus may spend as much as \$75,000 to \$100,000 for transportation in a single season.

The modern idea in business is to perfect your product and secure distribution before you plunge very heavily on advertising. This policy is not strictly adhered to by the circus. The expenditure of the advertising appropriation begins as soon as the

route is mapped out, or possibly even before, and the advertising campaign is in full swing before the product has left the factory,—that is while the circus is yet in winter quarters. The big circus is a heavy advertiser, but only in certain classes of mediums. The show buys much display space in the newspapers, but from the nature of things cannot advertise to any extent in magazines and other periodicals. Then, again, the circus is a liberal patron of billboard advertising, but makes no use of other forms of out-door publicity, such as electric and painted signs. The circus, however, has its own "follow-up" system in the form of a series of four or more advertising cars timed to follow one another at regular intervals in every town where the show is to exhibit, the crew of each car being relied upon to make its own special kind of advertising appeal and thus maintain popular interest from the date of the first announcement to the actual appearance of that crowning argument,—the morning parade,—an ambitious "demonstration" which, in one way and another, costs the circus many thousands of dollars every year.

Handling the Coin

THE portable business office of the traveling circus affords a revelation as to the amount of business that can be transacted in restricted quarters. To the spectator this nerve center of the tented show is merely the "ticket wagon" resplendant in red and gold,—for the casual observer does not even realize that this wagon is fire-proof and burglar proof, much less appreciate that it is a bank and a business office on wheels. Only one end of the huge wagon is devoted to ticket selling,—the retail department of the institution if it may be so termed,—and here are adding machines, coin holders and a steel safe, but no cash registers,—the money must be handled too rapidly to permit of their use. The remainder of the space in the wagon is given over to a full-fledged business office in miniature. Here are desks and typewriters and the other essentials and opening from this part of the wagon is a side window where the disbursing officer of the show pays out a considerable portion of the money that comes in at the ticket windows opposite. All contracts for supplies, etc., are made in duplicate or triplicate and provide that the bills shall be paid at the ticket wagon and "in silver." The



Supplementing the steam cooker is the "range wagon" which carries a battery of kitchen ranges side by side.

treasurer of the show prefers to get rid of his coin in paying current bills and buys exchange on New York or Chicago with the currency.

At the opposite end of the show grounds,—amid the dressing and eating tents and the other adjuncts which the general public seldom sees,—is another important business institution on wheels. This is the post office and store maintained for the benefit of the hundreds of employees. Here they come for their mail; here they may purchase many small articles that rank as staples with the show people, and here they may even arrange for an "advance" on salary. An executive headquarters quite as important in its way as that at the ticket wagon is located "behind the scenes." Here the "Arenic Director" or chief ringmaster supervises the activities of a corps of four hundred performers whose services cost the circus an aggregate of considerably more than \$1,000 a day.

The modern traveling circus of the first magnitude points a moral to business men in the extent to which it is self-contained and self-sufficient. As has been said, the show now "boards" all its employees, from the high-salaried "queen of the arena" to the most poorly paid canvasman, and it takes care of its own repair work. In all

its movements the circus can wait for no man and it has been ascertained by costly experience that it is not safe to place dependency on local facilities. Consequently the "lot" as the show ground is called, is made the site for an industrial community complete in itself and which undergoes the daily shift of location "without interruption to business." Thus the circus has its own harness shop, a laundry and dry cleaning establishment, a blacksmith shop where three men are kept busy shoeing horses, a barber shop under canvas, an efficient portable electric light plant, and, most wonderful of all, a culinary department that embraces kitchens and a bakery with all the facilities to be found in an up-to-date hotel.

The cookery department and the electric power house on wheels, in particular, are calculated to offer suggestions to engineers, contractors and other business men who are managing a mobile force or conducting operations in isolated localities. The circus electric plant consists of a 12-ton wagon which has removable sides and contains a 40-horse power gasoline engine and 30 kw. generator that supplies current for hundreds of arc and incandescent lamps and several searchlights.

The latest novelty in the culinary department is a "steam cooker" which resembles a fire engine in appearance and is operated on somewhat the same principle. Within 12 minutes after this cooker arrives on the "lot" coffee is ready for the hundreds of men engaged in putting up the tents. Supplementing the steam cooker as portable equipment is the "range wagon," a long truck which carries a battery of kitchen ranges set side by side. Portable steam tables are provided for use inside the tents and there are meat choppers, dish-washing machines and all the other standard adjuncts. Connected with the culinary department is a special laundry for table linen.

The smooth swiftness with which the performance goes on is due to one of the secrets by which the management is enabled to accomplish so many diversified acts in so short a space of time. Every minute which the clock ticks off from the beginning of a performance to its end is scheduled beforehand. Even the man who blows the whistle behind the scenes blows it as accurately as the engineer sounds the factory whistle, only, of course, he has to do it watch in hand, for every movement of performers, horses and animals is due at a certain minute of the evening's performance.

Well Directed Business Nerve

Courage an Indispensable Element in Business Success

By John G. Shedd

(President Marshall Field & Company, Chicago)

MR. FIELD once asked me what was the one greatest quality in a successful man of business, and I remember that he wasn't wholly impressed with my reply, "A well directed nerve." But I believe my answer was right. There is no stretch along the road to a business success which doesn't call for courage enough in a business man to back his judgment. He may have all the judgment necessary in any question's solution, but if he hasn't the nerve to back his judgment with his money he never will be a business man.



OFTEN I am impressed with the thought that there are quite as many accidental successes in business as there are accidental failures.

Take a hundred of the active, intelligent, promising young men of the time who are deciding today upon the line of work which they are to follow for life. We'll say that one of them has decided to become a banker. He tells a friend of his choice.

"Why, what do you want to go into banking for?" this friend asks.

"O, I've thought I'd like the work and there ought to be money in it," returns the young man, maybe with a little less certainty in his voice.

"Well," says the friend, "I know a fellow who went into banking ten years ago—just as you are thinking of doing—and he now wishes that he had started a corner grocery store."

Do you know how many chances there are in such a circumstance that this young man, intending, a few hours before to become a banker, may decide within a week to go into a real estate office or open a hardware store?

Do you know what small things have started men in railroad careers? Nothing more, perhaps, than that in going to work for a railroad company they would have the privilege of riding over the line on a pass! Or perhaps the uniform of the passenger conductor suggested that their work would be done in riding over the country! These were silly inducements, but they have brought the young man into environ-

ments that furnished opportunity and he grew and took advantage of them.

I believe that most men who have made marked success in some one or more lines of business will admit that it was necessity that started them on a particular line of work. A dependent mother, sister, or perhaps the whole family of a dead father forced the young man who could earn money to start in to work. That special line of work was determined in great measure by the salary that it promised in the beginning.

Find the man today at the head of a great business who tells you that he read his opportunity in advance and started in saying to himself that he meant to build up a business to the proportions of the one which has crowned his success and that is not telling the truth.

There have been such vast changes in the last twenty-five years that no one man's brain has been large enough and endowed with enough of intuitive prophecy to anticipate them. The judgment of a man today, however sound for the day, may be of no value tomorrow. That man who has been sane enough to meet the needs of a day as they should be met has been quite worthy of the title of success.

Business in every line in the last few years has been evolving on a scale that men a few years ago could not dream of. Especially is this true in the great and growing centers of population where the best ideas of the best men in business affairs are outgrown in six months. Business success

has meant only business evolution. It is too much to concede that a man has been able to look into the future of business and read its opportunities in advance. If he has the judgment to read the necessities of a day and the courage to meet them, he has done enough.

How much the quality of courage is needed in business is overlooked by most men of experience. I should say that one of the great causes of failure among men is the possession of a little working capital without the courage in the man to invest it in something which he feels in his best judgment is promising.

It has been brought home to me many times how effectively and satisfactorily a man may handle the money of an employer for years, exerting his own initiative and judgment, and yet when he goes into business for himself, lose all the initiative which made him a success as an employe and prove himself a failure.

There are men who are unable to work for themselves. They are incapable of holding themselves to the hours which their own business requires. They discount their own judgment when they find it pressing upon them to back it with money. In a like position as an employe they would jump at the opportunity to invest an employer's money, but the idea of investing it for themselves seems to be demoralizing. Such men cannot be successes. They are lacking in courage.

Courage as an element in business is indispensable in success. It crops up in a

hundred forms. It requires courage for the business man to tell the truth, yet without truth and honesty behind it the good will of a business is worth nothing. It requires courage in the business man to make a business move. The move may be a mistake and it requires still more courage for him to take to cover.

It requires the highest courage to say "No" in so many cases where "No" is the only reply, and still more courage may be required for the man to hold to it. It requires courage for a man to listen to a complaining customer and to admit frankly and generously that his house has been wholly in the wrong. Yet one of the most insistent and insidious ills that afflict business today is that dissatisfied customer

who has been turned away still dissatisfied.

There is no element of courage in business more necessary than this courage to treat with the complaining customer. The honest, valuable customer does not complain until he is aggrieved, materially or in his own fancy. But in either case he is entitled to a prompt hearing. Evasiveness in treating with such a man is the worst course that the business man can take. It leaves the customer in a worse frame of mind than when he first found fault.

Everywhere in progressive business affairs the customer is receiving more consideration than ever before. It is becoming fixed in the mind of the business man that without the customer and his good will a successful business is an impossibility. The

best type of business man is taking his business to his customer, not waiting for the customer to find him out and do all the walking.

Under such conditions the man who is not of the disposition to broaden and meet his customers half way is a man chosen for failure. He needs to study himself to the extent that he is in personal touch with men he needs to consider his manner and methods, while no less he needs to do so because of the disposition of employees to pattern after him in these probable peculiarities. If his manner is such as to irritate the principals with whom he must mix, he may be fairly certain that its reflex is operating through employees against his customers.

Off the Beaten Path

Some Prominent Men of Today Who Did Not Always Stick to the Same Old Job

By C. P. McDonald

THE business map of the United States probably would have been materially altered if many of the men who have been its delineators had been content with their first jobs and stuck everlastingly to them. Certain it is that the Standard Oil Company would not have been fined \$29,000,000 in the now famous government case against that company, for the two men who played the most important roles in that memorable court room drama would have been following different vocations from those they now practice.

Judge Kenesaw Mountain Landis, for instance, today divested of his

Think of him, instead of being fined \$29,000,000 for rebating, buying a paper from the man who imposed the fine! Truly, time works wonderful changes.

There's Charles M. Schwab, who has amassed a fortune of \$300,000,000 from the steel business. He began life driving a coach. If he had continued at that work, Andrew Carnegie would have been deprived

of a valuable lieutenant. But, on the other hand, Carnegie, had he stuck to his first love, that of bobbin boy in an Allegheny cotton mill—would have had no need for the services of Schwab, and probably never would have met him.



Judge K. M. Landis



John D. Rockefeller



Charles M. Schwab

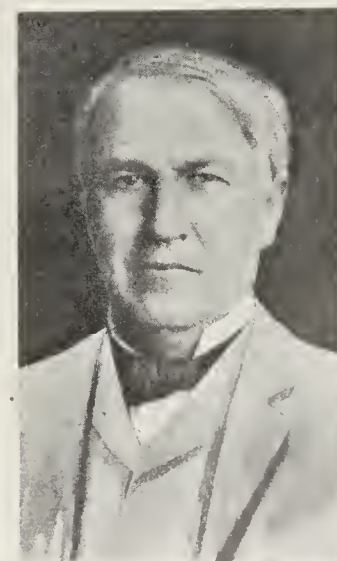
judicial robes and holding down his first employment, would appear upon the streets of a little town in Butler County, Ohio, carrying a route for a local newspaper. That's how the

judge started way back in the early '70's, when he was but nine years old. If his honor had been satisfied with his first job and had steadfastly declined to consider any other employment, he now would be a "newsie" of forty-six years. Perhaps he might not be calling "Uxtra! Uxtra!" down in Ohio, but it is not outside the range of human probability he might have a little newspaper stand on a corner near the Federal building in Chicago instead of being on the bench of the United States District Court.

Following out this general mental panorama, we hail back and picture John D. Rockefeller at his first job. We see him working as a farm hand and wonder if he still were a tiller of the soil, how his fabulous fortune would be distributed.



Alexander H. Revell



Thomas A. Edison



A. Montgomery Ward

Then we think of Alexander H. Revell, whose name today in Chicago stands for all that is good and fashionable in the line of furniture. Go back to the days of 1871 and picture, if you can, Mr. Revell, then a boy of 13, perched on the seat of an express wagon hauling trunks to and from the Rock Island Railroad depot. Imagine him today, not as the head of an old established furniture house, but as an expressman of 54 years, calling at your residence for your trunk.

It is not, however, necessary to draw this mental picture of him. You may think of him, if you like, selling goggles on the streets of a metropolitan city, or distributing handbills over the town, or even as



Frederick Weyerhaeuser

polishing lanterns in a lamp factory. For Mr. Revell in his younger days was versatile and he held down four positions as varied as they could be and filled each of them with credit. But it was as an expressman that he started in life, and so, to be consistent,



Judge O. N. Carter

we must remember him as such.

The phonograph, the aeroplane, the incandescent lamp, and about 700 other inventions might still be in the process of conception if Thomas A. Edison today clung to the job of news butcher on a Grand Trunk train which he had when he was 12 years old.

Frank A. Vanderlip, president of the National City Bank in New York, would have deprived the nation of his valuable services if he had remained a machinist; and, under similar conditions, the railroad world would never have received the executive guidance of George A. Daniels, one of the best known railroad officials the country has produced. For, at 15, Daniels was a rodman in the engineering corps of the North Missouri railroad.

At the age of 14, A. Montgomery Ward, "the watchdog of Chicago's lake front," labored in a

barrel factory. For this arduous work he received the sum of 25 cents a day. That is where, to indulge in a little levity, Mr. Ward first learned to roll his own hoop. Later, he became a molder of bricks in a brickyard. If he today still were molding bricks, his immense mail order catalogue, which has found its way into the home of almost every rural citizen, would never have been dreamed of.

Even in your wildest flight of imagination, you wouldn't picture Judge Orrin N. Carter as a janitor. But that is how the judge got his start, and he laughs good



Henry C. Frick

naturedly when he confesses it. When he went to Wheaton, Ill., in '68, he was glad to do any old work that might be offered him to help defray his college expenses. He served as a janitor, he sawed wood, he picked grapes. Had he continued in the capacity of janitor, we might today see him in some office building, a bucket of water in one hand and a broom in the other. But he would be a most distinguished looking janitor at that.

Next, let your mind wander back to the days when Mayor William J. Gaynor of New York was, while studying law,

engaged in newspaper reporting. Had he remained a reporter, one of the ablest chief executives America's foremost city has known still would be in the making.

John Wanamaker, who presides over the destinies of one of the country's greatest department stores, was 14 when he got his first position. He was an errand boy in a book store. Millions of dollars in trade would have been directed through other outlets had he kept right on being an errand boy.

Back in '49, when he was 16, Henry Clay Frick started life as a clerk in his grandfather's flour mill. Were he still clerking it would have been up to other men to wrest from the steel business the \$80,000,000 which he since has accumulated.

If W. A. Clark, the copper king, were today teaching school in Missouri, as he started out to do, the copper indus-



William A. Clark

try of the country would have assumed a different complexion, and his fortune of \$100,000,000 might never have been accumulated.

In railroads, hotels, and oil the late Henry M. Flagler made something over \$300,000,000. There probably would be



Thomas F. Ryan

fewer hotels, the railroad business might not be so extensive, and Rockefeller's oil dividends would be far greater had Flagler gone ahead being a clerk in a country store. James J. Hill, who also started as a country store clerk, became a power in the railroad business.

Frederick Weyerhaeuser came from Germany in 1852 and landed in Rock Island, Ill., where he found his first employment. Had he stuck to it the lumber business of the world might have suffered materially, and his fortune—which equals that of Rockefeller—would have been scattered to the four winds.

Always a student of law, Levy Mayer in 1876 was appointed assistant librarian of the Chicago law institute. A picture of Mr. Mayer at that



Levy Mayer

time, surrounded by innumerable volumes of legal lore, wouldn't be greatly at variance with the present condition of things. But it is safe to say that numerous big corporations would have missed the services of a brilliant practitioner, for Mr. Mayer, since entering the general practice of law, has devoted himself mainly to the formation of great combinations of capital and has been counsel for those of brewers, distillers, coal, glucose-sugar, chewing gum, oil, and meat.

And there are thousands of others. But we know the prominent men of today only

because of the signal strokes of energy and unswerving purpose that have blazed their paths down the long, straight road of success. We know them only as they are. Were they to come to us en masse in the broad light of day, wearing the frugal garments in which they were clad when occupying their first jobs, we would not believe our eyes. And if we were to see them individually plying their first trade, probably we would fail to recognize them.

Those first jobs, too, are filled with tender recollections. They recall one day when

life's struggles were mere play and all the world was a holiday. They recall the trials and tribulations that were met with a pertinacity which recognizes no defeat. They were days, most of the men who filled those jobs will tell you, that were fraught with hardships that were pleasant to combat. Young blood told in those times, and there was that desire in the breast of each of these men to forge ahead and meet the knocks of the world with a happy heart which harbored no thought of ultimate defeat. They were of the right stuff, born of a stock which knew no opposition.



The casual observer may consider the whole proceeding as a sort of a monster picnic.

THE manager of a Los Angeles realty company said the other day, "I am not in the business of selling dirt. If that were all I had to do in this company, I'd quit. My work is to influence people just as a lawyer sways a jury by his logic, or a musician holds his audience by his art."

This is carrying salesmanship into the realm of high art or exact science, and a few of the points developed during the preparations for opening a new tract, indicate that the successful seller is a student of psychology. For instance, a subdivision was advertised as "A tract without a name" and \$100 in gold was offered to any person, not connected with the firm, who would suggest the best name and write a brief advertisement telling of the advantages of investing in that property. The only condition was that the person

should inspect the land and register at the tract office. This was no mere catch-penny device. The hundred dollar prize was, of course, the "bait," but the reason was far deeper. These candidates for the prize were all possible land buyers. They would go out to see the tract and they would look it over with a genuine desire to see its good points so that they could tell of them in their ad-

vertisement. They were not likely to overlook the excellence, therefore, and some of them actually talked themselves into buying a lot. Of course the prize offer was bona fide, but its main purpose was to draw people to the ground and put them into a receptive frame of mind.

Another equally successful scheme was the "treasure hunt." A young real estate broker advertised in the papers that one

Launching a REAL ESTATE Campaign

By C. L. Edholm



The winner draws a prize lot, but after all the biggest reward goes to the realty man.



hundred dollars in gold was buried in sealed cans in a certain acre about fourteen miles from the city. This was in the centre of a large tract which he wished to sell to the "dear public," and as it was really desirable land he knew that the main difficulty would be to draw the crowd so far from town. The gold digging was arranged for a certain Sunday, and all comers were provided with pointed sticks about a yard in length



Men, women and children swarmed over the plowed ground plodding around with little sticks.

with which they were instructed to prod in the plowed acre, and as the large cans were buried only a few inches below the surface they could easily be located in this manner.

Four thousand people responded, and the roads leading to the tract were crowded with automobiles, while the electric cars carried capacity loads. With all these people on the ground, it was announced that the gold digging would not begin for a couple of hours and in the meantime it was comparatively easy for the forty real estate salesmen, who had been engaged, to display the advantages of this tract and sell real estate to the amount of \$50,000. After this good day's work had been done the crowd was lined up at the four sides of the field and at a pistol shot signal, men, women and children swarmed over the plowed ground, prodding around with the little sticks they carried. The gold was there, for it is a basic feature of effective advertising that there shall be no apparent fraud. Within a few minutes a small newsboy had found a twenty-dollar piece, and the four others were exhumed in rapid succession. There was no violence or quarreling among the losers, and in every case the person who

first discovered the "pot of gold" was allowed to dig it out and carry it away without opposition.

The cheerful and optimistic spirit is cultivated in many ways by these western real estate men. That is the reason for the barbecues, the aviation and motor contests, the children's games and other attractions that serve to draw

the crowds and then help to keep them in a receptive mood.

The preparations for such a jollification as a tract opening with sports and free lunch are not in the least haphazard, although the casual observer they consider the whole proceeding as a sort of monster picnic. The advertising campaign must be skillfully handled, of course, and incidentally, if any novel feature is introduced, it should be played up in the newspapers as reading notices. One western genius hit on the idea of removing a lot of unsightly trees from his tract by dynamite, and advertised

that the tree blasting performance would be the feature of the day. He thus combined necessary work with spectacular advertising and he secured much newspaper comment outside the advertising columns. Another advertised foot races for boys and girls where the winner would be awarded a prize lot, but of course the biggest reward went to the realty man.

One of the important details in the selling campaign is the proper instruction of salesmen. When thousands of "prospects" are to be present, they must be served by scores or hundreds of salesmen, and the "breaking in" of these recruits is a matter of labor and patience on the part of the sales manager. A scientific method of doing this hard work was evolved by a harassed manager, who now makes use of a talking machine to instruct his sales force. A careful selling talk is dictated to the machine; every point is covered in clear and forceful language, and the salesmen gather about the machine in groups listening to the instructions until they know as much about the tract as the manager himself; if any man is in doubt he can have it repeated as often as is needed. Each salesman must be prepared for a series of pointed questions from the manager so he is very likely to get it right. This training is scientific, and the results justify the painstaking methods of coaching the salesmen.

Turning Enormous Waste into Profit

Methods by Which Great Concerns Have Become National and International

By Earle W. Gage

Savings in the Pie Factory

NOT so very long ago the manager of a large pie factory, who had succeeded a former manager for the reason that profits had been dwindling under the past management, was told that his position depended upon his bringing profits back to the normal standard, which counting each pie that is sold, would be only the fraction of a cent. Therefore, the new manager was obliged to figure very close.

The man at once took his bearings, and after a few days of careful observation, it struck him that more flour was being used in dusting the rolling boards on which the dough was rolled for pie crusts than was really necessary. Think of it—the mere



The person who first discovered the "pot of gold" was allowed to dig it out and carry it away without opposition.

IN THE great business world of the present day the man who has an idea which will result in the saving of half a cent on any one of a countless variety of small products has something that may mean a small fortune for him in days that are to come.

Business, in its present stage, is but the partially perfected scheme of generations of thought and the result of careful study of the powerful elements which have to do with the elimination of many and addition of certain other factors. An idea, therefore, will give a man reasonable compensation for the time it took him to consider the saving of any percentage, small as it may seem when considered from the standpoint of a single incident.



Skipping a Century

Why run your office by 1813 methods?

Over in your factory, you are manufacturing by 1913 methods. For years ago, you recognized the importance of *speed plus accuracy*—and established the policy of replacing slow, tiring hands with swift, untiring wheels. Yet today, in your office, much of the work is done by 1813 methods—*by hand*.

Why not skip that century—come up to date with the Addressograph?

For after all, your office work is nothing but a “manufacturing” of records. And like any other manufacturing, its success depends on its speed, its accuracy and its economy.

In 244 lines of business—yours among them—the Addressograph is doing that office “manufacturing”—giving

Speed Plus Accuracy

Speed that *cuts cost* and *increases profits*. And accuracy that insures no errors and no waste effort.

The Addressograph Service extends into every corner of your business—wherever names are used. In the mailing room, it enables you to simplify your lists and follow up your customers more often and more accurately—get New business at less cost

From the bookkeeper, it takes the labor of addressing monthly statements, bills, invoices, vouchers, ledger pages, etc. From the paymaster, the task of filling in names on pay envelopes, time clock cards, time tickets, receipts, lists, etc. And it quickens the work of the shipping clerk by addressing tags, labels, freight bills, bills of lading, etc.

In every angle of your business, the Addressograph cuts down time and costs—and increases efficiency. For with it, one of your office boys can do the work that now falls on high-priced clerks in a twentieth of the time. And do it better, too. It is a Service as necessary to business as the typewriter, the telephone and the telegraph. And there is room for it in *your* office. Will you let us tell you where and why? Write us.

The Addressograph Co.
908 W. Van Buren Street
CHICAGO, ILL.



Coral Builders and the Bell System

In the depths of tropical seas the coral polyps are at work. They are nourished by the ocean, and they grow and multiply because they cannot help it.

Finally a coral island emerges from the ocean. It collects sand and seeds, until it becomes a fit home for birds, beasts and men.

In the same way the telephone system has grown, gradually at first, but steadily and irresistibly. It could not stop growing. To stop would mean disaster.

The Bell System, starting with a few scattered exchanges, was carried forward by an increasing public demand.

Each new connection disclosed a need for other new connections, and millions of dollars had to be poured into the business to provide the 7,500,000 telephones now connected.

And the end is not yet, for the growth of the Bell System is still irresistible, because the needs of the people will not be satisfied except by universal communication. The system is large because the country is large.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY AND ASSOCIATED COMPANIES

One Policy

dusting of flour on the rolling boards, and a new manager bothering his head about an investigation! Why, most men would have, at once, considered such a matter too trivial for consideration.

This manager discovered, by more careful investigation and observation, that in a single night five barrels of flour had been used merely for the dusting of these rolling boards. Five barrels of flour at \$6 per barrel, used each and every night of the year, simply to keep the finished pie from "sticking!" And the pie delivered by the factory

One System

to the customer for only fourteen cents! And the profit on that pie less than one cent! Not so trivial after all.

The new manager found many evidences of flour waste, with the result that a new man took the place and did the necessary dusting, using only one and a half barrels of flour in a night. This meant a saving of three and a half barrels of flour every night of the year—or a total of \$147.00 a week, \$7,644.00 a year. Can it be wondered at that the concern gave the new manager a substantial raise in salary?

In writing to advertisers, please mention BUSINESS

Universal Service

The Inspector in the Restaurant

A MAN who conducts a string of moderate priced restaurants all over the city of Chicago is making a marked success by investigating the real possibilities of waste—extravagance generally permeating the restaurant business, even when it visits no other. At first, through looking over the salaries paid by this man for specialized inspectors, the average housewife would hold up her hands at the mere thought of paying these men such extravagant wages. But these are the men who are the real secrets to the success of the man's business, through the inspection which they render.

It is taken for granted now-a-days that the organization of a considerable business of any kind must have a proper accounting system. No man with this considerable business on his hands would even endeavor to dispense with a system of double entry bookkeeping. He must know the bearing of rent, light, stock, depressions, and a dozen other things in relation to his product and its net selling profit each day.

But in the mere accounting, this question of incidental waste in most cases, is likely to have no special bearing. Waste that is going on will cause a product to cost more money, but if due attention has not been given to the problem of waste and elimination, that item naturally will go to general cost of running and maintenance.

This was exactly the conception of the restaurant man when he laid such vast stress upon systematizing things with a view to prevent waste in any form. He had his business down to such a nicety that he discovered his margin of profit under the best possible conditions, would be exactly two cents on each customer. That is, one day with another throughout his several restaurants, taking several thousand customers together, he could expect an average of only two cents clear profit upon each of them. And before he established his system of preventing waste he not only was making no profits, but actually losing several thousand dollars each year.

Today, running all these places at a profit, one of the considerable sources of this profit comes from a careful man, at a large salary, who has personal charge of garbage inspection at each of these restaurants. It is not waste food, however, that this inspector is looking into; he is searching for the lost silverware thrown out with the restaurant scraps. And bags full of it are returned every day from this string of restaurants.

The Commissary Department

A DISTINCT commissary department is also one of the great adjuncts to this restaurant business. For example, in the cutting of steaks and chops it is impossible on a two-cent margin of profit to have other than expert, accurate meat-cutters and inspectors pass upon this work. Steaks of several cuts, sizes and prices are necessary. These steaks come from particular portions of the carcass, and to cut a twenty-five cent steak from a thirty-five cent section, to the number of five thousand would mean a loss of \$500 in a single day's business. So, according to the bill of fare, every steak must be cut from the proper section and to the fraction of an ounce.

Coffee is another essential in every restaurant. The store-keeper from his commissary store, which issues supplies to all the restaurants, sends just enough of ground coffee in each package to make a standard strength. The rule for coffee making is fixed and known in each of these branch restaurants. Patrons expect coffee to be up to the standard, and when the commissary has issued the coffee, only theft, waste, or misuse of the coffee formula will account for that coffee not being up to the regulation standard.

This has created the peculiar office of coffee taster. He goes from restaurant to restaurant, and tastes of the coffee in each of them, and is liable to happen into any of the branches at any time. He goes to the coffee urn and tests the product. He can determine at once whether the coffee supplied was sufficient to the water; he can determine whether the water was too cold when it was run through the perculator, or on the other hand, he can tell whether the water was too long boiling before being used. While these may seem trivial matters, they are nevertheless very serious to the name and reputation of a place of business, as good coffee is a great drawing card with the man who wants a lunch, and wants it quick.

Another great item to the modern restaurant is that dish we all so cherish when the great channels of modern industry are piping hot with the July sun's rays,—ice cream. While the profits on ice cream are rightly thought to be large, it would be a very easy matter, on thousands of sales per day, to allow many dollars to go to waste in the matter of uneven dishing. This man had a number of "dishers," or little scoops made to the uniform size that he considered best adapted to the needs of his various restaurants, and made the rule that all ice cream was to be dished by a certain party in each branch, that person being directly accountable to the inspector. The orders were that the scoops be filled, then a knife be drawn

The New Controlled-Key

Model E

Comptometer

Again the Comptometer leads the way with
Three Revolutionary Improvements

The new Model E, has the same unerring accuracy of former models—the same known durability—the same time-saving speed, *plus* three new features by means of which it automatically

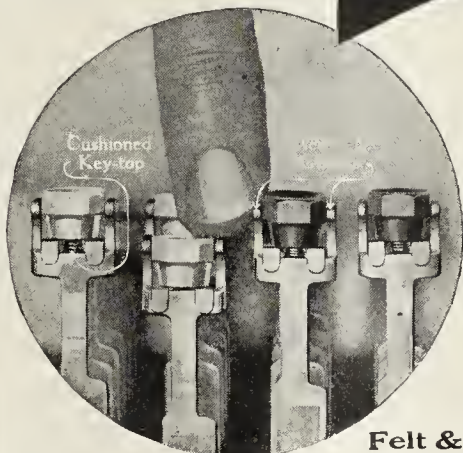
Compels Correct Operation

These new features make accuracy as sure and easy for the beginner as for the experienced operator.

They provide an absolute safeguard against all errors resulting from

Partial downward key-stroke
Partial return key-stroke
Accidental depression of adjacent keys

The result of either a partial down or partial return stroke of any key in this machine is to effect



Adds
Multiplies
Divides
Subtracts

an automatic block against going ahead until you have corrected the mis-operation by completing the unfinished stroke.

Likewise accidental depression of adjacent keys is positively prevented by interference guards at the sides of key-tops.

Another feature which all operators will readily understand and appreciate is the soft, easy key-touch afforded by cushioned key-tops which greatly increase the speed and ease of operation.

The "Controlled-Key" marks a new era in adding and calculating machine construction. It acts as a sentinel on guard against errors, absolutely refusing to allow any mis-operation.

No going back and starting all over again when you unwittingly fail to put a key clear down.

No strain due to fear of fumbling adjacent keys.

To the beginning operator this new Comptometer means ease and accuracy from the first day.

To the old operator it affords a feeling of complete security against accidental errors and an ease of operation never before experienced.

Ask for a demonstration of the new Controlled-Key Duplex Comptometer with its automatic safeguard against mis-operation.

Felt & Tarrant Mfg. Co., 1722 N. Paulina Street, Chicago, Ill.

across the mouth of the scoop, leaving the scoop even full. This was the uniform dish.

Under the previous conditions more than one hundred gallons of cream were needed for each day's business, while under new conditions but seventy-three gallons, or a saving of about thirty dollars per day on this single item. Under the old method, from one-half to one-third of the cream allowed each customer remained on the dish after the meal was over with, showing that the customer had been given more than desired. This was a gross waste, and had not the man had observing investigators on the

job, he might still be giving more than was needed, and losing money every day to a large extent. The new method insures the owner of a specified profit per dish, and the buyer a regulation size dish, which means satisfaction to both parties.

The Chicken Farm a Good Market

A CEREAL factory in Buffalo, handling several thousand bushels of grain each day of the year, in the production of breakfast foods, found that there was about three to four hundred pounds of hulls, that were of no use to the factory, remaining

"SIMPLEX" INK TABLETS WHY?



Because

This familiar little scene with soiled desks and documents will never again appear before you.

No fuss, muss, breakage, spillage, or freezing.

Because

"Simplex" Ink Tablets go direct to your ink-well. Add water as directed. In a few minutes you have a fresh supply of dependable ink.

Easy, isn't it.

Made in all colors.



Because

You need never hunt for that ever absent dropper, then overflow your pen over fingers, floor, feet and finery.

There is a way to easily fill your fountain pen when and where needed.

Because

Just a little "Simplex" Ink Tablet dropped into your fountain pen, filled with water, a few shakes, and you have a free flowing writing fluid.

Handy for Salesmen, Tourists, Sportsmen and all other fountain pen users.



Imitators are now offering inferior substitutes. **Demand**

"SIMPLEX" Ink Tablets



THIS COUPON

B-63

with 10c. will bring you liberal samples of "Simplex" Ink Tablets. Which size and color shall we send?

THE "SIMPLEX" INK COMPANY
CLEVELAND, O., U. S. A.

around each machine after each hours' grinding. In ten hours this would amount to nearly four tons. As the factory had eighteen grinders going, this would mean nearly seventy-five tons per day. For a number of years this waste was sold at a very small figure to a livery company, who used it in a mixture of other grains for the feeding of horses. The factory thought that they were very fortunate in being able to sell this waste, as they were already making a large profit on each box of breakfast food, retailing at 15c, and being sold from the Atlantic to the Pacific in thousand case lots.

One day an observing trustee of the institution happened in, and noting this waste, asked the superintendent just what was being done with it. After being told, he closely investigated the value of the grain, and found that by using two other grains with the waste hulls, he would be able to manufacture a food that the great chicken farms of the region would gladly purchase at a price six times that being obtained from the livery stable. An addition was built on the factory, thousands of bags ordered, with the

name of the company printed on the side, the mixture was made and samples sent to one hundred men who kept from 1,000 to 100,000 chickens. In a few days orders commenced to arrive, and that concern today sells from one to five car-loads of this food each week, netting them a figure up in the thousands of dollars each year, and it takes but five men to operate the new department, mixing and bagging the food, as well as the order-filling and caring.

Indeed, the official of this concern has made two blades of grass flourish where but one had flourished for more than a decade, and causes a happy smile to pass over the faces of the stockholders, as they appreciate the advanced amount of their dividends from the industry which has been made to successfully grow within the walls of an already conceded enormous industry.

If you care to take the time to go over your own factory or office, store or shop, house or barn, you will undoubtedly find little leakages here and there, that if eliminated, will mean a new automobile, a new factory building, a new house, or more cash dividends in your pocket.



*A Department of Ideas and Methods That Have Been Tried Out
in Other Plants—Little Schemes That Add to the
Economy and Efficiency of Operation*

Establishing Piecework Rates

THE secret of success in establishing piecework rates," says an official of The Link Belt Company, "is never to change the rate for a given operation after it has once been established; be certain that the rate is just to both the men and the company before it is made effective, and then stick to it. To make a change in a rate is an admission of error, and to fail in this direction is to lose the confidence of the men, with the consequent development of dissatisfaction which is fatal to the best results."

The Link Belt Company has recently changed a number of operations in its machine shops from day work to a piecework basis and although the character of their work may be different to that of other factories, the same methods of procedure may be used to advantage in es-

tablishing rates on any class of manufacturing. The fundamental principle in determining just rates was to have them based on the observations of a man who is thoroughly familiar with the operation and capacity of the machines on which the different operations are performed, but this man's judgment was not a factor in making the rates except in the elimination of those observations from the series taken on any operation which did not represent the normal operating condition for the machine in question. Wherever such a course was possible, a series of observations were taken on a number of different operators engaged on the same class of work.

The data secured in this manner was next tabulated and the rates of compensation were then figured from it. The change has worked out to the advantage of all

In writing to advertisers, please mention BUSINESS

parties concerned; the men like the new method because it has been the means of increasing their earning capacity, while the company has effected a material reduction in its cost of production. This condition is due to the fact that the rates are based on the production of normally good mechanics when working under average conditions: they are figured from accurately timed observations instead of being based upon the opinion of any one man whose judgment may be more or less biased.

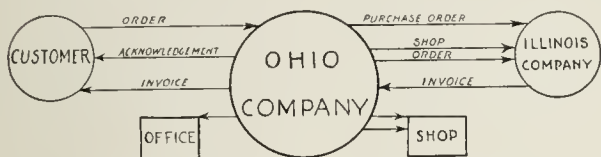
Ingenious Use of Multiple Order Forms

THE nature of the business of a large manufacturing concern in Ohio is such that it uses about 75% of the output of an Illinois company's factory. These two companies are not connected with each other in any legal way and only enjoy the close relationship to each other of buyer and seller.

It is of vital interest to the Ohio company, however, to get immediate action upon purchase orders sent to the Illinois company and all unnecessary delays are, therefore, eliminated by means of a suitable set of forms which are made at one time in the general office of the Ohio company, immediately upon receipt of an order from a customer.

The set consists of nine (9) forms, the original of which is the Ohio company's invoice on the customer, while the others are customer's acknowledgement, a copy for the office record, two copies for their own shop, one copy for their purchase order on the Illinois company, two copies for use in the Illinois company's shop and one copy for the Illinois company's invoice back to them.

The transaction is shown graphically, as follows:



Bonus Plan Satisfactory

ONE of the best methods of obtaining results, in the mechanical line, is to pay the mechanic what he is worth under some system that will compensate both employer and employe in a satisfactory way for the effort put forth.

After a number of years of experience with different methods of pay, the writer is convinced that one of the best, if not the best, system is the Differential Bonus Plan, for under this system the man who delivers the goods gets the reward of higher pay, and the manufacturer is ob-



Printed Proof

That's what you need to complete the system in your office—your store—your factory.

Your business should not depend for its efficiency or accuracy of its records upon pen or pencil figures. *They* can be changed.

The *unchangeable* records made by a National Office Register are *printed* proof that each transaction has been handled properly—each record made correctly.

At one and the same operation you get the kind and amount of transaction—a printed and added record inside the machine.

A classified total of each day's business—a printed unchangeable record of every individual transaction—that's the information—the protection you need and want.

It is *all* furnished by a National Office Register.

Investigate. It will pay you

The National Cash Register Company, Dayton, Ohio

**National Cash Register Company,
Dayton, Ohio.**

Please show me how the National Office Register will start my bookkeeping right and enforce correct original entries.

NAME

ADDRESS

BUSINESS

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Have You Bookkeeping Problems? Let the INTERNATIONAL ACCOUNTANT'S MANUAL Solve Them

HERE is a book of 384 pages of accounting and business practice gleaned from years of experience in dealing with men and methods. The text matter itself is generously illustrated with forms, plans, organization charts, etc., etc.

The great need for an authoritative and complete work of this kind that could be used as a ready reference library and at the same time a student's text book has long been felt.

So in THE INTERNATIONAL ACCOUNTANT'S MANUAL we have a book unexcelled in its simple and thorough exposition of accounting and business practice.

No expense has been spared to make this work the greatest of its kind.

The so-called obsolete methods, the red tape systems, the mass of details, the round-about methods have all been eliminated from this work. It is at once practical, exhaustive, down-to-the-minute and efficient. It is typical of the present business progression.

In its pages are explained in word and picture everything imaginable pertaining to business, bookkeeping, accounting and auditing. Such matters as corporations, stocks and bonds, card systems, loose-leaf methods, collection and credit work, insurance, real estate, etc., are treated exhaustively as they should be.

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The International Accountant's Manual
For \$3.00 Postpaid

You will wonder why you hadn't bought this book before after receiving your copy. Send for it NOW—TODAY.

The International Accountants' Society
Detroit, Michigan

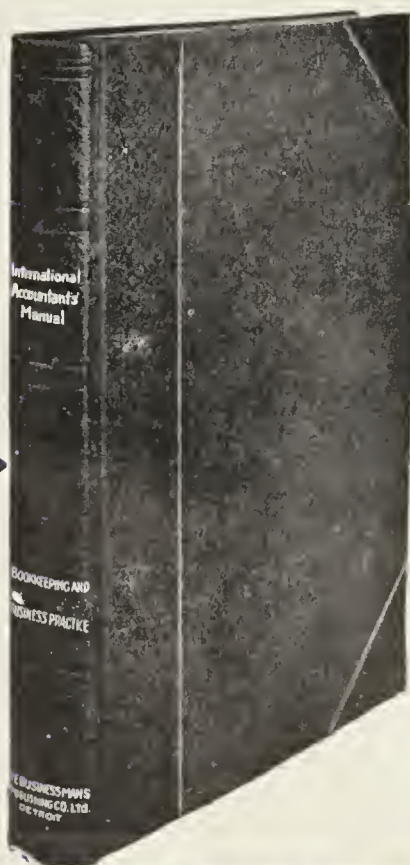


Table of Results obtained from two Plans of Wage Payment.

Operation	Day Work Plan		Bonus Plan		Advantages of Bonus Plan			
	Time Taken per piece	Mechanic's Hourly Rate	Time Taken per piece	Mechanic's Hourly Rate	Increase in rate paid per Hr.	Percentage of Increase in Wage	Percentage of Decrease in Cost	Increase in Efficiency
Reidial Drill Press Job	2/3 hrs.	.23	1/4 hrs.	.30	.07	30%	47%	62 %
Milling Mech. Job	45 "	.35	16 "	.43	.08	25%	56%	64 1/2 %
Orill Press Job No.1	20 "	.23	14 "	.28	.05	22%	15%	30 %
" " " No.2	3 1/2 "	.25	1 1/2 "	.32	.07	28%	45%	57 %
" " " No.3	15 "	.28	8 "	.37	.09	32%	30%	47 %
Boring Mill Job	30 "	.32	16 "	.42	.10	31%	30%	47 %
Letho Job No. 1	3 "	.34	1 "	.44	.10	30%	57%	66 2/3 %
Letho Job No. 2	2 "	.34	1 "	.45	.11	32%	34%	50 %
Planer Job	23 "	.33	13 "	.42	.09	27%	28%	43 1/2 %
Large Horz. Milling Job	11 "	.35	5 "	.45	.10	29%	40%	55 %
Forging Job	2 "	.40	5/6 "	.52	.12	30%	46%	58 %

taining the results, namely, low manufacturing costs, higher wage for the mechanic and greater efficiency. The accompanying table shows how low costs, higher wages and greater efficiency were obtained in one of the leading manufacturing plants of New Jersey.

This table speaks for itself and shows conclusively that the Bonus Plan of pay produces the desired results. It has provided a result-producer in every case where given a fair trial. It not only gains a higher wage for the employee, but increases his earning capacity and efficiency. For the employer, it pays for its installation by reducing to a small percentage the errors made in machining, as it has been proven that less errors occur when proper instruction cards are followed than by the old method of allowing the mechanic to do the work in the best way he knows how.

It reduces the overhead expense of the shop as the men on Bonus require that their machines and tools be kept in good condition, not allowing them to get in such a state that they are beyond repair, thereby saving the cost of new machines and tools.

Under this system the employer pays only for what the mechanic produces, and not for the time he spends in the shop, thereby eliminating a large amount of wasted time for which, under the old day work system, he formerly paid and received nothing in return.

Another interesting table is also presented, which shows the average increase

Operator	No. of jobs complete	Average Day Rate	Average Bonus Rate	Average Increase per hour	Percentage of Increase
Letho Hand	187	.30	.365	.065	21.7 %
Planer "	43	.325	.39	.065	19 %
Drill "	157	.225	.28	.055	24.4 %
Milling "	86	.187	.242	.055	30 %
Screw Mech.	94	.16	.215	.055	35 %
Boring "	70	.342	.43	.088	26 %
Total average increase for all Mach. Hands				.061	26 %

in rate per hour for machine hands, who worked on Bonus for a period of three months:

The above table shows that the average increase for all machine hands is .061 per hour or 26% higher wage, which was accomplished with but a small per cent of physical exertion. This proves beyond a reasonable doubt that this system of pay is a sure result-producer and the puzzling question is greatly simplified by its adoption.

Simple Time Ticket for Job Work

A FOUNDRY manager has introduced into his shop a simple form on which each employee may enumerate the job numbers and the operation with a minimum amount of effort.

In this foundry the operations are few and more than one man nearly always

DAILY TIME TICKET					
NAME _____			DATE _____		
JOB NO.	OPERATION	TIME			
		HRS.	MIN.	RATE	AMT.

works on each job. One gang makes the moulds, another does the casting, and a third takes the patterns from the sand. Then, in this particular shop, a single employee grinds off all the sprues and the rough spots and prepares the castings for shipping.

A clerk computes the various time tickets and enters the labor cost on the copy of the shop order that is kept in the office, while the costs of material are entered in a similar way from the storekeeper's requisition and an intelligent estimate of the actual cost of each individual job may readily be obtained. By this simple means those small shop managers who are accustomed to figure on foundry jobs by the pound, instead of first considering that the pattern may be

more difficult to run than some that the men are accustomed to, are enabled to base their price accordingly, or to rearrange their system of pricing and eventually cull out the bad jobs that are taking the men longer to handle than the value warrants.

Keeping Blue Prints in File When Not in Use

IN the engineering department of a medium sized manufacturing plant there are 25 engineers employed. All these men have to work with blue prints which are kept, when not in use, in a single vertical blue print drawer filing cabinet—that is, the prints are supposed to be in these drawers when not in use, but the fact is that until a short time ago they were piled here and there about the room, making it necessary for a person who wanted a certain print to search around and inquire of the other men until he found who had it or where it was.

Drawing No. -----			Whenever a drawing is removed from file make out one of these cards and sign it. If one is already made out sign in the next blank space below. When drawings are returned cross off your name after first inserting the date returned.		
Name	Date Removed	Date Returned	Name	Date Removed	Date Returned

To correct this, the company recently introduced an innovation in the method of charging out and accounting for prints taken from the files. This new method provides for the insertion into the space ordinarily occupied by a print, a card of the same size as the folded print would be. This card is ruled and printed as illustrated.

In using the form, each man who takes a print from the files must sign his name on one of the cards, and when it is returned, either the person who took it from the files or a boy in attendance crosses off the name of the person to whom it is charged.

The chief engineer of this company says that the card has simplified his office system a great deal, and after the men became accustomed to it, few complaints were brought to his attention, especially where these complaints formerly stated that the prints were lost.

Recording Construction Progress

THE president of a large steel corporation, building a million dollar plant, had his supervising engineer devise the following method of weekly accounting, which not only made progress of work clear, but provided also a much more ready means of



A Built-to-Measure Burroughs Will Fit Your Business

If your business is "different"—if a regular Burroughs doesn't fit your business, if it doesn't show a worth while saving—we'll build a Burroughs to measure and guarantee the fit.

As an instance of meeting out-of-the-ordinary needs, a blind man in California wanted a Burroughs. We built him one that he operates as well as though he could see every key.

Just recently the Survey Department of the Egyptian Government wanted a machine that would handle minutes, seconds, tenths of seconds, degrees and right angles. There wasn't such a machine in existence. The problem was put up to our Inventions Service Department. The machine is now on the way to Egypt.

The blind man, the Egyptian Government, as well as the scores of others, are all in the day's work.

Forty per cent of all Burroughs machines are built-to-measure, i. e., to meet the individual needs of businesses that are "different."

If you have been kept from trying a Burroughs simply because your business is *different*—show us your problems. It may be that we've already built a machine to handle the same work. If not, let us try to solve it.

In over 400 lines of business, using over 150,000 Burroughs machines, business men are cutting the cost of handling figures and getting a better grip on the business by getting more complete and accurate information about what they are doing. Not one but what thought his business was "different."

A Burroughs will save for you. You can prove us by trying on your own work the Burroughs that fits your business.

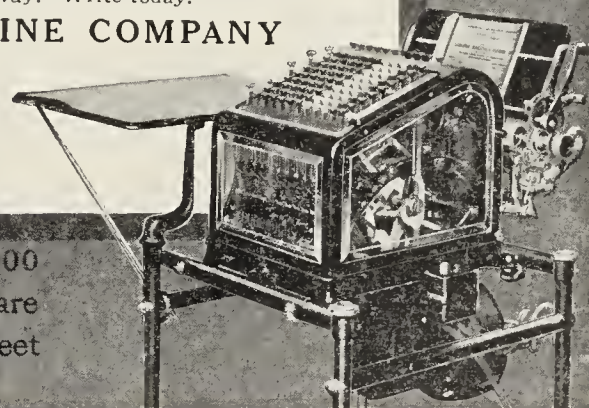
The demonstration will not obligate you in any way. Write today.

BURROUGHS ADDING MACHINE COMPANY

82 Burroughs Block, Detroit, Michigan

European Office: 76 Cannon Street, London, E.C., England

Makers of adding and listing machines, listing and non-listing calculating machines, low-keyboard, visible-printing adding machines—86 different models in 492 combinations of features—\$150 to \$950—\$50 more in Canada. Easy payments, if desired.



200 Out of Every 500
Burroughs Machines are
Built to Measure to Meet
Individual Needs.

comparison from week to week than the typewritten masses constituting progress reports, which are usually Greek to all save the engineers.

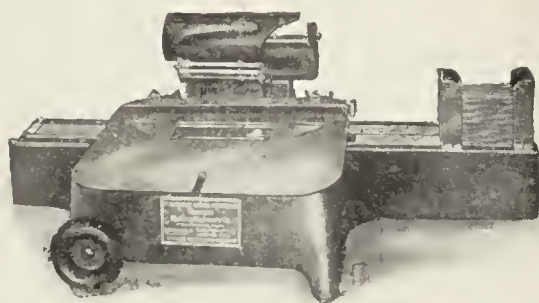
In the beginning, at the basis of construction, twelve different points were chosen as commanding a clear view of each vital center of the work. These points were indicated as permanent locations for the camera man, who, each Saturday, went the rounds assembling a set of photos. The photographs were mounted on linen with a half-inch overlap at one end, to which a

regular perforated stub, carried in stock by office supply houses, was glued for the purpose of ready filing in a loose leaf binder. Near the top of the first photo, on the right hand edge, a tab was fastened bearing the date of exposure. The tab on the corresponding photo of the week following was placed a little lower down, and all pictures taken from the same photographic site were thus grouped together in sequence. Index letters and descriptive phrases were typewritten on the tabs of regular correspondence file folders, the folder being cut in half

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HERE'S an Addressing and Imprinting Machine that not only addresses your mailing lists and stamps names upon bill heads, but imprints upon any office records or advertising matter—ideal for time cards and pay roll work.



The Montague Addressor and Imprinter Price **\$37.50**

Does this work clearly, accurately, at the rate of 1500 per hour.

Comes set up ready for use. Absolutely simple in construction. Easily operated by untrained help. It is an essential part of modern office equipment.

Think of the time, money, worry and hurry it saves, and the freedom from errors.

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Samples of Work.*

Prompt service through local agencies being
established in all sections.

**Montague Mailing Machinery
Company**
Chattanooga Tennessee

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SUMMER BARGAINS!

Our entire stock is offered at below-list-prices for the summer only. You can save as much as \$75 by buying now, and have your choice of all the leading models.

Factory Rebuilt Typewriters are machines that have been stripped down to the frame, and built up again with new and refinished parts by skilled workmen in our own factories.

They are trademarked and guaranteed just like new machines. Back of this guarantee is an organization as big, as strong, and as responsible as any company making new machines exclusively.

Write for Summer Price List
and Illustrated Catalogue,
American Writing Machine Co., Inc.
345 Broadway, New York



and only the tabbed portion being bound ahead of the proper bunch of photos.

The field engineer in his typewritten reports then keyed his data with reference to a certain photo, as, for instance:

"Excavation for Boiler House foundations was begun this Thursday. See Photo B."

"All structural for the Pig Casting machine was delivered at building point Wednesday morning, assembling beginning immediately. Today (Saturday) this is about one-third erected as regards simply the structural iron work. See Photo K."

An X was made on the negative, showing the exact point to which reference was made by the engineer.

In this way the typewritten report was supplemented and rendered intelligible quite frequently.

Cutting the Cost of Unloading

A COAL company has cut the cost of carting 66% by replacing horse-drawn, hand-labor-unloading coal wagons by a power operated dump motor truck. In other words, instead of allowing the motor truck engine to stand idle while the coal is being unloaded, this company has replaced its horse-drawn wagons by a 7½ ton capacity gasoline motor truck, which is designed to hoist the front end of the body and lower the rear end of the body until it is inclined at an angle of about 45 degrees. As soon as the body is hoisted into this position the rear end is released and the load actually discharged in 30 seconds by the driver who does not leave his seat. It would take several hours for this same work to be done by hand labor. Thus, the labor expense of un-

loading is practically eliminated and the conditions are made possible so that the truck may be kept in motion practically all the time.

When the coal company's trucks are not in use in the summer time, they are let out on contract work to compete with teams hauling sand, gravel, etc. It is found that the heavy loaded motor truck can cover a total distance of 80 miles in a ten hour day, while the teams on the same job are not able to cover more than 16 miles total per day.

In one specific instance, where both truck and teams were employed on the same job, the cost of 18 hired teams at \$5.00 per day was \$90.00. The motor truck costing \$5,100, allowing for depreciation, interest on the investment, gasoline and other supplies and the driver's wages, did the same amount of work for \$15.00.

This company has estimated that while the motor truck is in action it nets them a profit of five cents per minute, and when it is standing idle and the engine is not working it costs the company one and one-half cents per minute.

Portable Searchlight for Illuminating Night Operations

TRANSPORTATION men, engineers, contractors and others who are called upon to conduct night operations in localities devoid of regular facilities for illumination, have made great progress in recent years in the provision of substitutes for daylight under such conditions. Probably the best as well as the latest innovation in this field is a 10,000 candle power searchlight, which is mounted on top of a covered

wagon or motor truck and operated from either inside or outside the vehicle. Current may be obtained either from a transmission line or from one of the ingenious portable generator plants that are coming into favor. The elevated position of the light and the fact that it may be swung in any direction makes it a very valuable adjunct, especially on dark or rainy nights, when a light of considerable penetrative power is required. The mounting of the



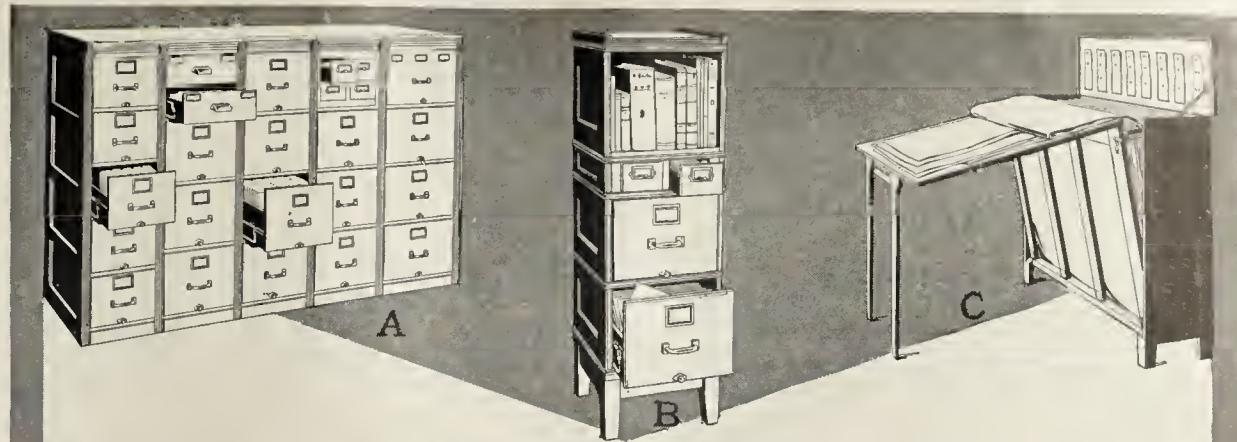
searchlight on a wagon enables it to be quickly transferred from place to place in a field or excavation.

Gathering Data on Electricity Prospects

THE accompanying form illustrates the data obtained by an electric light and power company in the west on prospective users of electric light. This company keeps in close touch

LIGHTING											
	2	4	8	16	32	64	128	256	512	1024	2048
INTERIOR											
WINDOW											
SIGN											
OUTLINE											
MISC.											
POWER											
TOTAL											
REMARKS											

LIGHTING PROSPECT.	
NAME	.....
ADDRESS	.....
OCCUPIED AS	.....
OWNER	..... ADDRESS
OLD OR NEW BUSINESS	.....
USE CURRENT BEFORE	..... GAS
NOW USING	.....
WHERE	.....
BUILDING WIRED	..... PIPE
IS SERVICE IN	..... NEAREST POINT
METER SET	..... CONNECT
APPLIANCES	..... DEPOSIT
REMARKS	.....
DATE	..... REP



Equipment That Makes Filing Systems Run Smoothly

"Y and E" Filing Equipment is unequalled for quality, strength, appearance and utility. It provides the most efficient means for keeping papers, records and the many things every office must have ready for instant use.

A—Upright Vertical Filing Sections provide various combinations of drawers for letters, documents, card indexes, etc., to meet all business requirements. Each drawer holds about 5,000 papers. It is fitted with twelve rollers and opens with a touch. When one cabinet is full, get another—the two lock side by side as one piece of furniture. They are always complete, yet never finished. Made of quartered oak or mahogany. Send for Folder 929.

B—Half Sections. Just what the executive needs by his desk for records and papers he constantly refers to but which so often clutter up his desk. They take but 16½ in. x 17 in. of floor space, but give the greatest filing capacity in the smallest space. Stack with regular size cabinets and can be made up in different combinations of sections to fit your needs. Get Folder 2231 for details.

C—Mammoth Vertical File. The proper place for blue prints, drawings, maps, plans, samples, photos and the big unwieldy things every office must care for. They are filed like letters in big manila pockets and so keep clean, smooth, flat (not rolled), safe, and are findable instantly. Index on cabinet. Front lifts up for handy table. When closed the cabinet is dust-proof and takes but 4 sq. ft. floor space, yet holds 700 to 1,000 blue prints or maps. Write for Booklet 2139.

D—Sectional Cabinets. Can be made up of card index and letter drawers, Shannon and document files, eupboards, legal blank and policy drawers, etc.—any combination of our fifty-five sections your business requirements dictate. Solid or sanitary leg bases. "Y and E" Sectional line is the largest and most varied in the market. Ask for Folder 929 and select what you need.

E—Efficiency Desk. For the man who must keep records handy. Drawers equipped with movable partitions; upper drawers for card indexes; lower ones for papers and vertical records. Drawers are supported when pulled out, so full opening of drawer can be used. "Y and E" Frictionless Suspension makes them open at a touch. Desk is 31 in. high, 60 in. wide, 33 in. deep; of finest quartered oak with "Y and E" dull finish. Illustrated fully in Folder 2259. Write for it.

F—Record Safe for your records and valuable papers which could not be replaced if destroyed. Made exactly of a size to take a full width "Y and E" filing cabinet. Has heavy welded angle steel frame; 2 in. air space between sides. Yale Combination Lock. Equipped with any combination of filing sections desired. Write for Folder 2264 for details.

Send for Folders

giving full information about each. Free when requested on your business letterhead.



YAWMAN AND ERBE MFG. CO.

722 St. Paul Street Rochester, N. Y.

In Canada, The Office Specialty Mfg. Co., Toronto

Branches, Agencies and Dealers in Over 1200 Cities

Leaders of the World in Filing Cabinets and Business Systems



with the local advertising sign companies who have space to rent for illuminated signs. Many tips come from this source because this electric light company thoroughly co-operates with the advertising men in persuading the prospect to make his decision in favor of electric signs.

Also, a squad of men are out all the year around calling on merchants and tradesmen who, they think, ought to be using electric signs. When these men sight a fair prospect, they call on him frequently for a long period of time.

Then, if one of them cannot land an order, two or three of them get together at the direction of their salesmanager and concentrate their energies all at one time against the obstinate prospect—who, in by far the majority of cases where this effort is necessary, is completely converted to see the extreme importance of light in the development of his business. On the reverse side is the record of the sale with any necessary special information.

Another form shows how the company

In writing to advertisers, please mention BUSINESS



**Let Us
Introduce You
to**

**Cost Experts Systematizers
Accountants Auditors
Commercial Law Experts
and Business Organizers**

Did you ever want the services of an expert accountant in a hurry?

Did you ever wish that you had your finger tip on a man who could organize your factory?

Did you ever wish you could secure a man to install a perfect cost system?

Did you ever want a speedy and accurate audit of your books?

Did you often wish that you had a man who knew practical business law to the letter?

These wants and desires occur in every business and it is for this reason alone that we conduct the International Accountants' Service Department.

We can at all times place you in immediate touch with expert cost men, accountants, auditors, systematizers, business organizers and commercial law men.

They will be in your immediate vicinity and are trained in the most thorough manner to render you the most efficient service possible.

Tell us what you want and we will send our recommendations FREE OF CHARGE.

It is our business to help your business.

**THE INTERNATIONAL
ACCOUNTANTS' SOCIETY,
DETROIT, MICH.**

SIGN DATA			
Name	Add		
His Advertising Approx Is Approx \$	Submitted Sketch 191		
From	Co. Other Sign Companies Interested		
DATE OF CALLS			
191	Proposed Location		
191	Rental Value of Location	or If	
191			
191	Proposed No Lamps	Max Demand	K W
191	With Flasher	Proposed No of	
191	Ave Rate per K W		
191	Hours Use per Month	Value of Sign as Proposed	
191	Is Sketch Filed	It Outline How Many Lamps \$	
191	\$	with Cons or \$ without	
191	Proposed Rate \$		

keeps its record of lighting prospects. As a rule the data on these cards is obtained by personal solicitors who cover the entire city about two times each year. These men not only endeavor to get the information required on this prospect card, but also try to close the deal then and there if at all possible.

They also periodically follow-up good prospects with personal calls. Meanwhile the prospect is put on a special mailing list, and is bombarded with advertising that strikes directly at his need. The retail store prospect, for example, gets a different series of advertising from that sent to a private residence or factory.

A third form, printed on an ordinary

4x6 card, illustrates the kind of new-building data obtained.

This company makes it a point to have the good-will of all the architects and builders, including the "little fellows," in the city. These builders and architects are called up regularly at least once a month for information regarding contemplated and completed plans for new buildings; also for information regarding any extensive alterations on old buildings.

When the card is filled out, it is turned over to a salesman, who, as soon as possible, calls on the owner, and the tenants, as soon as he can learn who they will be—to get the signatures on the "new installation" blanks, the form for which is printed on the back of the card.

NEW BUILDING DATA			
Date	191		
Architect	Add		
Builder	Add		
Owner	Add		
Location	Wired		
By what firm			
Were specifications submitted	Followed		
How changed			
Kind of building	To be used as		
and			
How many rooms	First call made	191	
Turned over to representative	191		
Remarks			
St. Paul			

Why Some Advertising Doesn't Pay

Nine Practical Suggestions for the Retail Merchant

By George Wilfred Wright

THE RETAIL merchant usually believes he knows more about his business and the best way to conduct it than any one else, and it is not always advisable to combat his opinion.

When he sells an article he comes in close contact with the judge and jury of it—the great buying public—and he can often forecast the future of the goods he sells by his intimacy with his customers. But there have been numerous instances when his judgment has slipped a cog, and the object of this article is to show some of the causes why the small store proprietor so often gets unsatisfactory returns from his advertising.

A Case of Blindness

ONE retail dealer selling a superior line of traveling goods and leather specialties recently stated to his advertising man that all the advertising he was then doing

or had ever done *did not pay*. His store seemed ideally located in a thriving city of some three hundred thousand people. He always carried a large stock of reliable goods; the prices were moderate and no active competition existed; three big show windows were fairly well trimmed and the general appearance of the store was inviting. The patronage was about evenly divided between men and women.

The remark puzzled the advertising man considerably until he stayed around the store to study the customers while they were purchasing. Here he found the sore spot. The clerks were untrained and disinterested, no effort was ever made to explain the merits of the goods to the customers; if they asked a question the clearness of the answer depended on the mood of the clerk. A woman returned an umbrella purchased a few days before; she

In writing to advertisers, please mention BUSINESS

was dissatisfied, but the salesgirl unwilling to admit a fault in the article made a tart remark; hot words ensued, they lost her trade and also that of her friends.

An elderly man came in to buy a cane; the proprietor himself put several on the counter for his inspection; he took one up, looked at it, laid it down, glanced at his hands, and asked if there was any place where he could wash them. He was sent to a sub-basement but soon returned and passed out. The merchant replaced the canes in the rack, failing to notice the thick collection of dust adhering to them and went on with other work.

Before the proprietor arrived at the store in the morning customers were compelled to breathe the vilest, most nauseating cigarette smoke because the young man clerk "had the habit"—and his employer either "didn't know it or didn't care." A very intelligent lady told several customers of having to wait 10 minutes one morning to make a purchase while the clerks were in another part of the store having a good time. Her purchase was finally made in a most unpleasant frame of mind, and the number of customers who were influenced to go elsewhere for similar goods will never be known.

Indifference and Lack of Courtesy

ANOTHER case of negligence was in a large, long established metropolitan furniture store which dealt in the finest and most beautiful home furnishings, and also carried a full line of less expensive goods.

The store was well stocked, elegantly decorated, and every appointment seemed perfect. The advertising reached the class intended and some trade was developed but the management had overlooked one vital element and that was the treatment of customers. When people came to look at some of the offers they were left severely alone. The newspaper advertising and this stolid indifference toward prospective customers were so incongruous that they were remarked about by all who became acquainted with the store. Finally competition began, and the well stocked furniture department of the big department store opened up and commenced bidding for trade. Every art to establish popular favor with rich and poor, high and low was resorted to. Soon and surely did this "high class" independent store feel its sales foundation quaking and speedily gave way and merged with another concern whose customers were treated with the greatest cordiality and friendliness whether inspecting or purchasing. The proprietor of this fine establishment had spent thousands of dollars each year in advertising in newspapers, street cars, bill boards, programs, and personal letters, only to see

his business dwindle and finally be absorbed by a concern of lower class than his own for the lack of one highly important feature—personal interest in the customer's purchase. Little courtesies extended to the patron have an inconceivable value that is never discounted by the prosperous merchant.

\$6.00 Buys Future Trade

THE success of the Marshall Field store justifies the founder's assertion that "the customer is always right." It made no difference whether she had treated the

store honorably; her future trade and her influence among her friends in advertising the store's attitude toward her always brought increased business. Recently a customer in one of the largest stores of a New England city entered the hat department and expressed dissatisfaction over a hat that was purchased several months before. The clerk politely told her that an exchange or the return of the purchase price would be impossible. In her persistency she turned to the department manager who also failed to see any soundness



A WORD TO THE SALES MANAGER

Probably you are your own best salesman, or you wouldn't be sales manager.

If you could only be out on the field with every man, sales would increase. If you could only pass your enthusiasm and knowledge along to every prospective customer, what a lot of wasted effort would be saved!

The Multigraph—more nearly than any other means—enables you to multiply yourself—to give the company your selling ability many times over.

Through Multigraphed bulletins—or an internal house-organ—you have a quick, convenient, economical way of gingering up the sales force and keeping them constantly in touch with yourself and with one another.

Again, the Multigraph may be an invaluable asset in the great work of promotion, by which the territory is developed ahead of the salesmen.

These are but two of the Multigraph possibilities; don't dismiss them as trivial. Too many concerns overlook here one of the greatest avenues of profit. For instance, an old established concern pulled itself out of the rut, revolutionized its sales force, and boosted sales to the limit of production merely by adopting a quota-plan and a Multigraphed house-organ. The house-organ carried the personality of the sales manager to the men and made the plan a success.

Quick, convenient, economical production of typewritten letters, and real printer's ink printing, make the Multigraph the one, greatest means of using the tremendous power of the mails for getting business.

It does, in a very real sense, enable you to Multiply Yourself in a hundred ways.

Start your investigation of Multigraph possibilities by writing us today. You can't make a mistake, for you can't buy a Multigraph unless you need it.

THE MULTIGRAPH
Produces real printing and form-typewriting, rapidly, economically, privately, in your own establishment

THE AMERICAN MULTIGRAPH SALES CO.

EXECUTIVE OFFICES **Cleveland** Branches in Sixty Cities—
1804 East Fortieth Street Look in your Telephone Directory.
European Representatives: The International Multigraph Co., 59 Holborn Viaduct, London, England; Berlin, W-8 Krausenstr., 70 Ecke Friedrichstr.; Paris, 24 Boulevard des Capucines

What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, written on your business stationery. We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.

1804 E. Fortieth St., Cleveland

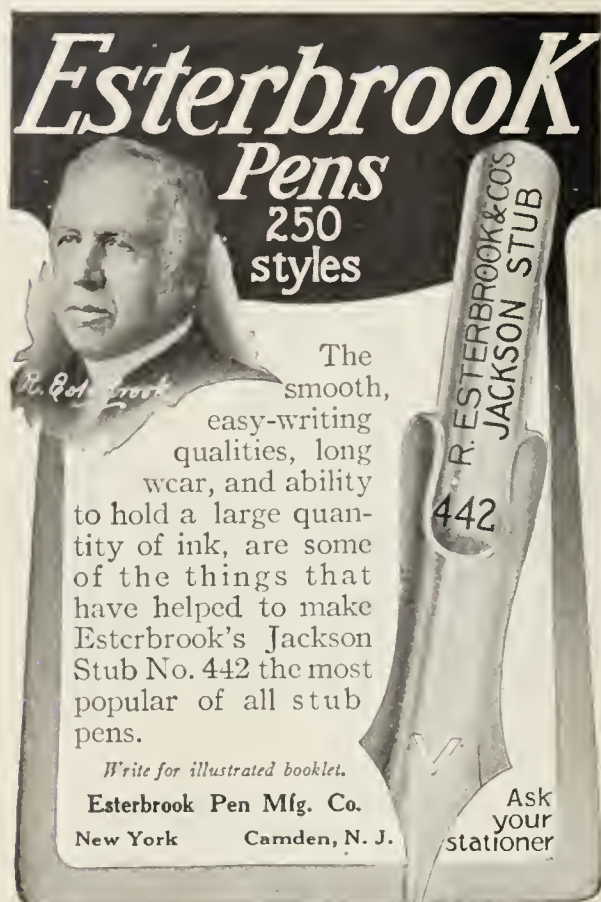
Printing:

- ☐ Booklets
- ☐ Folders
- ☐ Envelope-Stuffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Stuffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms

Esterbrook
Pens
250
styles



The smooth, easy-writing qualities, long wear, and ability to hold a large quantity of ink, are some of the things that have helped to make Esterbrook's Jackson Stub No. 442 the most popular of all stub pens.

Write for illustrated booklet.
Esterbrook Pen Mfg. Co.
New York Camden, N. J.

Ask your stationer

Use Your Safety Razor Blades Fifty Times or More

On receipt of Twenty-five Cents (coin or stamps) we will send you our Flexible Razor Honing Cloth with full instructions, which will enable you to use your old blades over and over again.

Flexible Honing Cloth Co.
3034 E. Grand Blvd. DETROIT, MICH.

Are You Interested In Your Business?

Then send 10 Cents for a Copy of either

42 Sales Plans or

33 Ways to Help Your Business

42 Sales Plans is brimful of the best selling arguments, methods and plans that have stood the test and brought in the money. Every one is proven and tried. 33 Ways to Help Your Business contains 33 different systems and suggestions for the efficient conduct of your business. They are not theories but practical methods.

These
Books
cost
you
only



10
cents
each.
That's
all.

ORDER NOW for the supply is limited at THIS PRICE

K. E. COSGROVE

Box 816

DETROIT, MICH.

in her argument. The proprietor chanced to be passing that way and overheard the controversy. He interested himself and on hearing the case responded heartily, "Why, certainly madam. How much did you pay for it?" On being told, he at once paid her the full amount, \$6.00, and she left the store exultant not only in obtaining the money, but because she had carried her point. The incident was told broadcast and resulted in hundreds of sales to new customers who had heard of the store's liberal policy.

Retaining the Patron's Good Will

AN incident occurred in the experience of a big department store in a New Jersey city when the store was building up its patronage and bidding hard for popular recognition, which illustrates the trouble and effort the managers will go to in retaining a patron's good will. The customer, a young man, bought a number of Christmas gifts and among them was a simple ten cent toy for a child in the home where he lived. The goods were to be delivered; but when he received them he discovered a five cent celluloid ball substituted for the toy he had bought. He was exasperated and believed the store was trying to sting him. His was the nature that would waste a dollar's worth of time and argue exhaustively over a trifle, rather than to let the affair pass as an error. He informed the store of its mistake in a most vigorous fashion, and as much time and effort was wasted in pleasing him on this insignificant purchase as would have been used on a \$500 piano deal; but the store manager's viewpoint of the case was this: The young man is a prospective customer. It may be his first purchase here. Some day he will have a family and a home; if we please and humor him now he will come here then—when his wants are more. He will send his wife here; she will bring her friends here and help us advertise, and we will make them all our friends and get more business. It proved that this was no idle dream of the shrewd manager. The same customer who fought for the ten cent toy spends a large amount of money now at that very store; he frequently reads their advertisements, and has influenced several to buy over their counters.

Creating a Favorable Impression

AN energetic business man relates his impression of a store in one of the large cities of northern Ohio. He entered the store to purchase some collars. The salesman greeted him pleasantly, took especial pains to see that the customer's style was obtained, gave a hint as to the good wearing qualities of the goods, which were

nationally advertised, and while waiting for change passed a casual remark about some topics of the day. The entire purchase was impregnated with a warm friendly feeling which made the business man remember it and he told it to others. When this store's advertisement is seen by this man he recalls the friendliness and agreeableness which are found by the patrons who deal there. If this is the case with one man, how would it affect an entire city?

The idea has been passed around so often that "salesmen are born and not made" that many merchants have accepted it, and believe it is useless to attempt to train their help to become proficient in waiting on customers. Live, hustling advertising managers have smashed this theory to pieces. Any merchant who is a capable salesman himself can personally instruct his sales force, calling them together as often as need be and giving vigorous helpful talks on co-operation, how to push the departments to make the best showing, how to talk up goods to the best advantage, how to retain a customer's trade and how to handle unreasonable patrons. If he is willing to put forth the effort he can inject force and enthusiasm into his sales force that will go far towards making his cash receipts swell and produce a startling result when he advertises.

Don't Expect Too Much

NOT infrequently a merchant expects too much from the advertising he is doing, or may object to the very wisest plans laid down by experienced advertising men because he does not see them so clearly as those who are so close to the proposition that they are lost in it. An example of this class was found in a city near New York. A retail grocer owned one of the best kept stores in the city. He had every requisite for an up-to-date place. It was as clean as a Dutch kitchen, and as sanitary as science could make it. Every new feature to help business was installed, and he personally watched his clerks to see that his customers were treated right. The stocks were always fresh, show windows were attractive, and deliveries satisfactory. Yet business did not come fast enough for profit.

One day a New York advertising agent who had seen some of this merchant's advertising was in the store, and in conversation with him expressed surprise at the poorly written, carelessly constructed copy he was using in the local paper. The proprietor said it was the best he could do. What would he advise. The agent replied that he would send him one of the best men he knew of to write advertisements that would play up his store and his goods as

In writing to advertisers, please mention BUSINESS

they should be. In due time the new advertising man called. He talked at length with the proprietor, went over the situation very carefully and made a complete analysis of the business. The main trouble was that people in general did not know of the existence of such a high class store and its offers. The advertising had smacked of cheapness and never harped on quality. A well defined plan was laid out. There was to be a strong form letter, but personal in tone, containing a special offer to new patrons mailed every month for 6 months to 500 women. The newspaper copy was to be distinctive and to feature both quality and moderate price. The first month's replies to the letter averaged 4%. This meant 20 new customers at a cost of about \$1.00 each. The grocer had conceived the idea that if he did not get at least 10% or 50 replies the letter was a failure. The advertising man wanted to mention only a few items as leaders in the weekly announcement but have them well displayed and very attractively described. The merchant on the other hand insisted that such a method was wasteful and wanted his space "full to the brim." It soon became evident to the advertising man that he was about as much use to this business in his capacity, as the store porter would have been, and he was glad after the second month to retire. It has been amply demonstrated, however, that the method advised has paid handsomely when properly followed out.

Substitution a Bad Practice

ANOTHER very heavy loss sustained by the retail merchant is his indifference toward advertised goods and his failure to co-operate with the manufacturer. A purchaser went into a large, well stocked drug store and asked for a widely advertised toilet preparation which had been on the market for years. The clerk astonished the customer by handing him a different package, saying that it was a preparation they made and believed it to be better than any other kind sold. The customer replied that he wanted what he asked for, and if they did not have it he would go elsewhere. "Well, we have it," drawled the clerk, "but the kind I offer you is a little cheaper and you get more of it, and its about as good." The customer, who was a keen, far-sighted man, got into conversation with the clerk and began to question him about his success in side-tracking patrons in this fashion, when they asked for certain well known goods. The clerk stated that it meant a few cents more in the profit to the store, but admitted he often found that it was hard to suit the customer and occasionally one became provoked and left the store. The "boss" had been told of the

conditions, but refused to change, and the substitution gag was worked harder than ever by the clerk, as his job partly depended on it.

Another typical case of this kind was observed very recently when a woman entered a large, well managed store and asked for certain trade-marked hosiery which had been well advertised. She had worn this hosiery and remembered the trade-mark, so on being told that another line, having their own special brand, would suit her equally as well she emphatically replied that she

wanted what she asked for or would go to another store for it.

It should be remembered that the merchant is advertising more convincingly in such maneuvers with his customers than he would be if he took space in the newspaper and boldly stated his policies of offering something else for the article asked for. Store news travels farther and faster than many think, and a pleased customer will do more effective advertising than ten pages of bargains to people who have been dissatisfied. Conversely, a purchaser who has



The substitute does her best, but—

no substitute stenographer who comes in for your regular stenographer's vacation, can learn your ways in a jiffy. No matter how expert she is, she just begins to be useful when the other girl returns.

There's no time like vacation time to break away from the exasperating old system of limping along with a typist untrained to your game. Install

The Edison Dictating Machine

Prevent substitution, specify "Made by Edison"

and answer your letter at your own speed, without the annoyance of a strange presence and frequent interruptions.

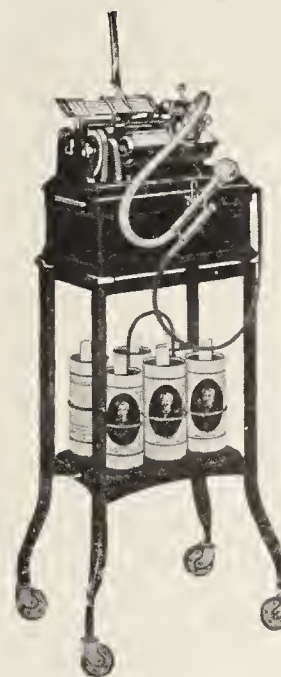
The regular typewriting staff can handle your work by this arrangement, for when all of every member's time is spent in transcribing, the work of one absent girl is easily absorbed. The wasted time of shorthand writing is eliminated.

It doesn't require one familiar with your work to transcribe your letters, for anyone can put your voice on paper just as anyone can understand your voice over the telephone.

The Edison dealer nearest you will give you a demonstration. We will furnish his name if you don't know it. And we will also send you a copy of our special booklet, "Getting the Bulge on Summer," on request.

THOMAS A. EDISON, Inc.
202 LAKESIDE AVE. ORANGE, N. J.

(Look for the Underwriters' Label)



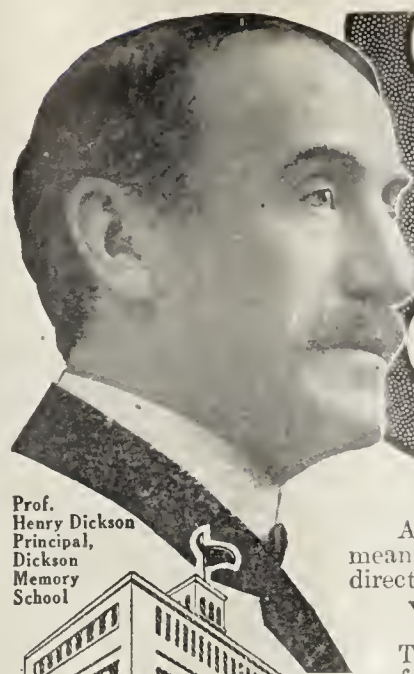
In writing to advertisers, please mention BUSINESS

been badly dealt with will do an injury to a concern that the strongest advertising of the most sacrificing offers can hardly neutralize.

Worthless Novelty Advertisements

MERCHANTS are influenced often into the most ridiculous deals imaginable with their advertising. Smooth-tongued solicitors have wrung thousands of dollars from the small stores by selling them space in programs which were not worth their weight in ashes. Useless novelties, puzzle schemes, and various quacks have stung the retailer so often that when a strong business bringing media is presented, his mind is so prejudiced that with difficulty is he able to see the possibilities. Much of the advertising appropriation can be saved by the store that has no regular advertising manager but relies on a specialist outside who attends to all advertising detail for a stated salary. This advertising man investigates every advertising proposition that is presented to the merchant and he is saved the trouble and lost time in arguing with the scheme promoters and it further opens an easy way to avoid turning down the inducement of a "friend" who is trying to sell him a page in the dance program for the big clam-bake soon to come off at "O'Hooligan's Beach." As the advertising man is only interested in media where he is reasonably certain of results, he quickly settles all such money wasting schemes.

A large leather and traveling goods house was approached, for example, by a shrewd space broker who claimed to have a "list" of mediums that it would be a big loss to stay out of. By a line of entrancing talk he brought the proprietor across for a fat contract in one paper which paid a good commission to this agent. The advertising man who was not apprised of the deal until afterward, was told to prepare copy for this new paper. He soon saw that a lemon had been passed out and its effects were becoming plainly visible in the general actions of the proprietor of the store. Up to this time this proprietor thought he knew a thing or two about advertising, but the discovery was made that he was never too old to learn although this knowledge was coming very late and was decidedly expensive. However, the best seasonable offers at the most sacrificing prices went in this medium and special efforts were used on the copy and a good position secured; but no business whatever resulted, not even was there one sale made of the goods advertised. Other papers in the city had brought fairly satisfactory returns on the same offer when they were used. After spending a snug sum of money it began to dawn on this proprietor that it might be wise to investi-



Prof. Henry Dickson
Principal,
Dickson
Memory
School



ENTRANCE
DICKSON
SCHOOL OF MEMORY
760 Auditorium Building
Chicago

The Master Key To Success

Are You Ambitious? A Good Memory Means Greater Earning Capacity

A good memory prompts accurate judgment and quick decision—means clear, keen perception—develops concentration, self-control and direct line of thought—these make for greater success in any line of work.

You Can Be Trained To Remember Accurately

There's no excuse for any man groping aimlessly for ideas, thoughts, facts, words—or forgetting names, dates, faces.

There is no more excuse for a bad memory than for a flabby muscle. You can be trained to be "forget proof," to make your mind a perfectly classified, indexed and cross indexed filing system of facts, so that you can instantly command any fact, thought or argument.

A perfect memory is not some wonderful, natural gift, the possession of a lucky few—it is simply a matter of training by systematic exercise just as you would exercise a muscle of the body to make it strong.

Don't continue any longer trying to make something of yourself with the millstone of a faulty memory holding you down.

I Teach You to Acquire a Good Memory

I will make you master of the thousands of subdivisions of your memory's storehouse of rich treasures of knowledge, thought and experience and I can impart this instruction to you in a brief series of easy, enjoyable, interesting lessons which you can study at home in your spare time.

Ten Minutes Study Each Day Will Quickly Enable You To Acquire This Training

and develop a memory that will increase your efficiency and productivity generally. Thousands of successful men and women can tell you what my memory course has done for them. Some can tell you how they owe their present efficiency and success solely to this course. Others naturally bright, can tell you how my course of study increased the value of their natural powers—brought them to present success.

What Students Say About the Dickson System of Memory Training

W. J. S., Dalhart, Texas, writes: "I feel like thanking you for the way you are helping me. I am putting each lesson into practical use and feel that my mind is expanding, that my brain is clearer and that my health is very much better than before taking up your study. I feel that you are responsible for my success."

J. T. M., Stafford Springs, Conn., writes: "Am making good progress. It has always been very hard for me to get up before an audience to speak or read, but since practicing your exercises it is no trouble to do so. I feel quite at home in so doing."

It is certainly gratifying to receive a report like the following from one of my scholars, who says: "In the brief time of five months you have made me an entirely new man. While I was lacking in faith in my ability and compelled to work in a mill nine years, through your instruction I have been able to quit that work and am engaged at present, as a salesman with great success."

These are but three of thousands of letters received from thoroughly satisfied students.

The man or woman who is small in the wrong position can be big if put in the right position. A good memory will place you on the right road. Write for my FREE BOOK, "How to Remember."

Prof. Henry Dickson, Principal Dickson School of Memory

760 Auditorium Building

Chicago



Memory Training
Same as Physical
Training—Exercise.



From Mill
To Salesmanship

My method is highly recommended by ELBERT HUBBARD, PROF. DAVID SWING, and thousands of others. Ten minutes a day of your spare time will give you this training.

gate a medium as to its quality of circulation, before going into it.

The introduction of the space broker brings out one of the most detrimental phases of the retail merchants' publicity. The space broker calls himself an advertising man. He flourished in the days when a merchant advertised his name rather than his goods, and merely stated a few meaningless terms instead of special offers featuring quality, service and prices; when he changed his copy once in six months or whenever he happened to think of it, instead of running his advertisement twice

or three times a week and having interesting values attractively presented each time. He said his "advertising was all a gamble and never knew whether he won or lost." But after trained men entered the advertising field the star performing space broker began to decline. He is not as often heard of now except in connection with new and inexperienced advertisers. His method is to fix up a deal on a commission basis with small papers of limited circulation, and his commission on the space he sells will run anywhere from 20% to 50% of the card rates per inch. With a "selected list" he

In writing to advertisers, please mention BUSINESS

Stop Forgetting!

Women As Well As Men Need the Dickson System of Memory Training

You've sympathized with the little girl who stuttered her "piece." But you've sneered at the strong man or woman who stammered and sucked air and gurgled ice water and forgot, and sat down in the kindly silence. In the child it was embarrassment, but in the adult it was bad memory—and unpardonable.

The social as well as the business success of any man or woman depends largely upon a good memory, giving one the art of conversing interestingly.

My course has proven an invaluable aid to thousands of club women, social leaders, settlement workers, teachers, professional and business women who were ambitious for self-advancement by the best modern methods of self-culture and intensely practical mental development.



You've pitied the little girl who forgot her piece.

To converse at social gatherings in natural, interesting way that wins friends. To overcome self-consciousness, bashfulness and to apply concentration to the subject at hand. To memorize for studies, examinations, etc.

How To Speak In Public "Speaking in Public" does not always mean addressing a large audience. No one's position is such that he can afford to neglect the cultivation of the art of expressing himself clearly, logically and convincingly. You may mean what you say, but unless you can say it with the ring of sincerity and the sparkle of truth you fail utterly. The man who is entirely free from embarrassment and self-consciousness, whose interesting conversation makes others feel at ease, is the much sought-after man. This is one secret of being popular.



You sneer at the big man who forgets and spoils an address.

The price of this 1913 deluxe edition is \$2. I will, however, present a copy absolutely free to every student, who enrolls for my course of memory training within ten days after reading this offer.

I Want To Send You My Book "How To Remember" Absolutely FREE

Simply clip the coupon and mail it today. It will explain clearly the course that has raised thousands of men from failures to great successes. You can have this same training. My free book is the first step. Don't delay. Age, education, vocation or residence make no difference.

Send Coupon or Postal Today.

What the Dickson System of Memory Training Will Do For You

This Dickson System of Memory Training is very simple. It puts your brain through a few easy exercises regularly.

You will be surprised when you go about it the right way, how quickly your brain responds—and at its wonderful capacity.

Ten minutes a day, for a remarkably short period, will give you this training—will teach you—

To remember names and faces of people you meet.

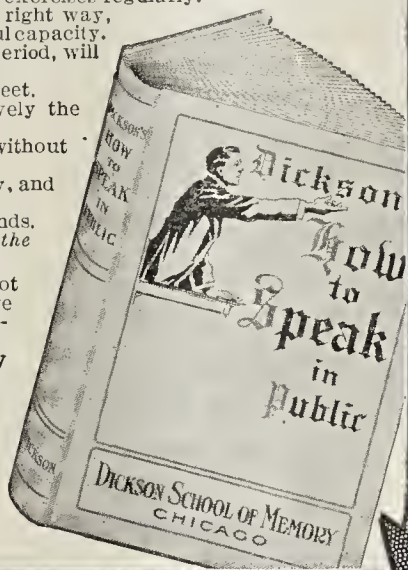
To focus your mind instantly, to use effectively the points of a business proposition.

To recall small but vital points of business without burdening the memory. To think on your feet.

To commit a speech or toast to memory quickly, and deliver it unhesitatingly in public or private.

To converse at social gatherings in natural, interesting way that wins friends.

To overcome self-consciousness, bashfulness and to apply concentration to the subject at hand. To memorize for studies, examinations, etc.



Mail This FREE Coupon Today

Prof. Henry Dickson, Principal,
Dickson School of Memory,
760 Auditorium Bldg., Chicago, Ill.

Send me free Booklet "How to Remember," also full particulars how to obtain a free copy of Dickson's "How to Speak in Public."

Name.....

Street.....

City..... State.....

approaches the merchant and assures him that by using these papers he will make a "tremendous hit" and get country-wide publicity, and the probabilities are that his store will be so over run with trade he will be forced to annex if possible his neighbor's warerooms to meet the big demand for his goods! More than one merchant has been won over by similar twaddle and allowed himself to be harnessed up to a contract in mediums which were absolutely worthless for his advertising. Not a word did this seller of blue sky say about preparing attractive copy, devising selling plans, work-

ing up new ideas, or looking after the other phases of publicity which a skilled advertising man uses to win trade. The only point with him is to get the contract signed for as many mediums as possible and draw the commission.

The country or small town paper has been found very satisfactory for the big store with an appropriation large enough to cover the entire section and that has an advertising manager who prepares the advertising and features the best specials as trade bringers; but the small store with a small advertising appropriation that tries to

get business from these outlying towns by such a plan is following a ruinous course.

Quality and Attractiveness

ANOTHER highly important feature and one in which every merchant should show pride is to see that every piece of literature leaving his store bears the mark of *quality*. It costs but little more to have a circular, folder, booklet or catalogue properly laid out and well printed than to have it done poorly and the satisfaction of a neat, tastefully printed job is far more gratifying than printed matter that is an eyesore to the concern whose name it bears. The chances are fifty to one that attractive advertising matter will be read and bring in the person who receives it. It should also be remembered that the cost of mailing is the same in either case. An establishment is often judged by the class of advertising it sends out and the best method to insure its being read is to create so favorable an impression at first sight that the recipient will feel impelled to read its contents. This is done either by a novel form or odd shape, or by a striking illustration, an unusual design, or a heading; all depending on the ability and skill of the writer.

It seems unnecessary to say that truthfulness is the fundamental element of all successful advertising. The people soon discover trickery and deceit and avoid such a place as they would a den of thieves. One of the most successful department store owners in America, who began his business on a very small scale, gave hard and fast instructions that the offers which were made should not be as vividly featured in the advertising as the goods merited. He preferred to train the readers of this announcement that when they bought they would get more than they expected from reading the advertisement. This method, it is admitted, is somewhat different than is usually followed today and is even called impractical, but after a busy career in the retailing world this merchant when his estate was settled up, left a fortune of seventy million dollars.

There may be some American people, as Barnum said, who like to be humbugged, but they prefer it at a circus and not at a store where they are buying the necessities of life. The highest success awaits the merchant who endeavors to cater to his patrons, who advertises judiciously and gives the necessary attention and care to his business. Others have reached it in the past, many are attaining in these days, and a big future with the widest possibilities is open to every man who will thus improve his chances and work on a safe, conservative business plane.

In writing to advertisers, please mention BUSINESS

The FOUR ESSENTIALS of FACTORY MANAGEMENT



A Graphic Illustration of the External and Internal Requisites

By H. D. Martin

TO operate an industrial plant successfully, there are four external requisites to be taken into consideration—one for each wall:

1. The Capital.
2. The Directors.
3. The Treasurer.
4. The Profits.

Following this there are four internal requisites that are of equal importance:

1. The Factory.
2. The Machinery.
3. The Material.
4. The Product.

Underneath the external and internal forces there must be the inner circle, which is the organization and consists of

1. The General Manager.
2. The Superintendent.
3. The Foremen.
4. The Help.

Outside of all there must be the commercial field, the markets, the publicity and the distribution.

If we diagram the result of our industrial make-up we have the accompanying interesting outline:

The space outside of the larger circle represents the world, and as no industrial plant of the average kind can safely expect to monopolize the world's trade, the outer space represents the field in which the average business seeks to extend its commerce. Space No. 2 represents the limit of their market in that field. That is, the field may have a market limit for

the product of any one line of goods, or the product of a plant could reach the market of space No. 2 under good management. Space No. 3 represents the extent of the publicity of an ordinary business, while space No. 4 shows the actual distribution of the goods or the market actually reached.

Just inside of this territory, and between the factory and the market reached, are the capital, directors, treasurer and the profits. The factory itself is represented in the center of the expansive pos-

sibilities, and upon this the capital group depends for its operations.

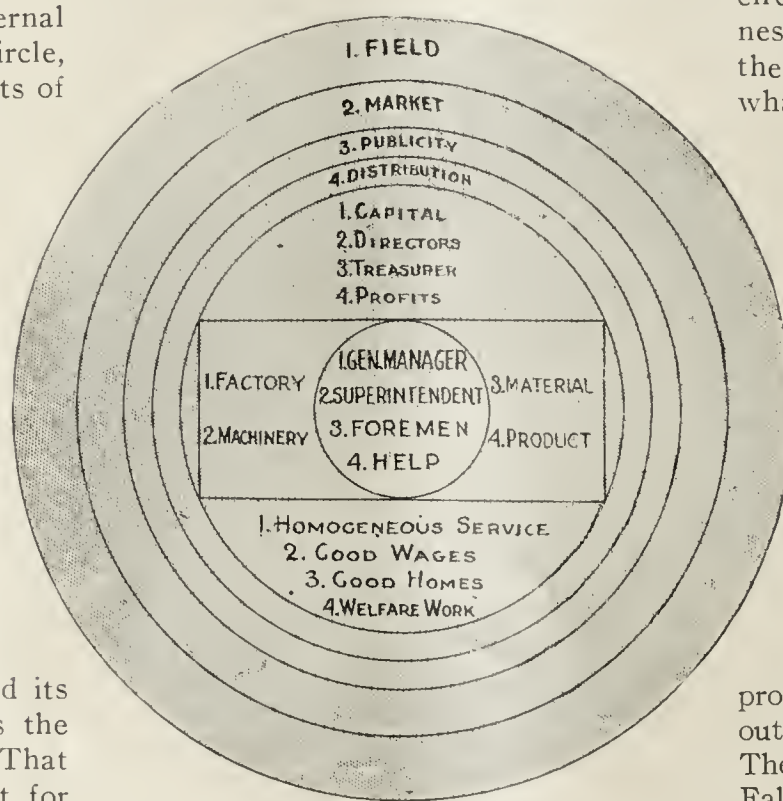
That is, the factory group is in a class by itself and includes the factory building, the machinery, raw stock, and the product thereof.

Included within this is the inner circle or executive group, composed of the general manager, general superintendent, the foremen and the help.

It is upon this group that rests the foundation and success of a business. The other elements may be ever so promising and well equipped, but unless the inner circle exerts itself and pushes the business prudently and incessantly to the fore the income will be meagre compared to what it might be.

Then there is still another group which must not be overlooked, namely, the one which includes homogeneous service, good wages, good homes, and welfare work. The plants that are alive to this last group are especially successful, and the coming general manager of an industrial plant will do well to study this diagram, endeavoring to give his sphere a wider and broader scope and bring it up to his higher opportunities.

The photograph used as a part of the heading of this article is that of an industrial plant, the product of which is well known throughout the markets of the United States; The Stevens Manufacturing Company, of Fall River, Mass.



Handling FARMER'S Accounts

*How a Big Corporation Operating Six Beet-Sugar Factories
Receives the Farmers' Beets, and Makes
Up the Monthly Pay-Roll*

By James Cooke Mills

THE handling of agricultural products in small lots or by the wagon load, and by the operations of an intricate contract system involving many thousands of acres, are very different propositions. In the former case the farmer generally receives cash on delivery, at the current market price which, in these days of inter-urban telephone service, he learns before loading up. But in the other—the contract system—because of the innumerable transactions incident to handling whole crops, the payments are usually arranged at stated intervals, or at the end of the crop season. In the beet sugar business this is particularly true. Although the basis upon which the price that the farmer is to receive for his beets, is fixed in the contract long before the seed is planted, the actual net price is determined only after various exhaustive tests of samples taken from each load, have been made. For the price is based on the percentage of sugar contained in the beets, and payments are made accordingly for the actual net weight. The details of receiving the beets in immense quantities, the washing for tare, and testing for sugar content naturally involve much labor and skill. The methods therefore employed to afford absolute justice to both parties have, after long experience, been brought to a scientific basis, and are well worth considering.

In the culture of sugar beets, an art which we have derived from the Germans, and which has become an important industry in America within the last fifteen years, the sugar companies themselves take an active part. They supply the seed with which all the plantings are made; they watch the growth with assiduous care; they furnish much of the labor for cultivation of the crop; and they offer many other helps to the farmer in nurturing it. Then, having fostered the crop they aid the growers, in reducing the long wagon hauls, by receiving the beets at branch weighing stations situated at convenient railroad sidings, some of which are remote from the factory. This co-operation means much to the efficient and economic conduct of the business, and bears directly upon the scientific methods used in handling the farmer's accounts.

The farmer in delivering his crop loads his wagons in the field and drives direct to the factory or weigh station conveniently near. The short wagon haul in the late fall and early winter months is decidedly to his advantage, as the country roads at that season are generally heavy and rough. Upon reaching the station he takes a place in line of wagons waiting to unload, and in due course drives on the platform scales to weigh in. While there the weighmaster makes a series of memorandum Beet-Weight Slips on a manifolding register, the original of which, or the "Weighmaster's Reference Form," is filed on a spindle in his office for record. This form, which is designated as No. 1, shows the date, contract number, name of grower, and the gross weight of the load in pounds. The duplicate slip, which is the "Farmer's Yard Slip," is handed to the driver, while the triplicate (3-4) is the "Tare Slip," and is placed in the pocket attached to the tare basket. This is a very active slip, as it follows the samples through the tare-room in the process of determining the dirt loss, and afterward to the chemical laboratory in the process of ascertaining the sugar percentage and purity. When all this essential data has been duly entered thereon, the slip goes to the Auditing Office for final checking and comparative computations.

Upon weighing in and getting his memorandum of gross weight, the farmer drives on to unload. If he is at one of the weigh stations he unloads in a gondola on the siding, or, if cars are lacking, he may unload his beets on the ground, and the sugar company loads in car later, at its own expense. If, however, he is at the factory, he drives into the big beet sheds, where sixty-five wagons may be unloaded at the same time. Here he unloads in concrete bins having a V-shaped bottom, so that the beets may be sluiced out by powerful streams of hot water and taken through a flume into the factory. At different times during the unloading a few beets are taken here and there in the load for samples, and put in the tare basket. Having unloaded, the farmer again drives on the scales to weigh out, handing in his slip, No. 2, of the first series, which he received upon weighing in. The weighmaster thereupon makes

In writing to advertisers, please mention BUSINESS

Get Your Canadian Home
From the Canadian Pacific



The Home Maker

WE will make you a long-time loan—you will have 20 years to pay for the land and repay the loan—you can move on the land at once—and your Canadian farm will make you independent.

20 YEARS TO PAY

Rich Canadian land for from \$11 to \$30 per acre. You pay only one-twentieth down—balance in 19 equal annual payments. Long before your final payment comes due your farm will have paid for itself over and over. This advertisement is directed only to farmers or to men who will occupy or improve the land.

WE LEND YOU \$2000 FOR IMPROVEMENTS

The \$2,000 loan is used only for erecting your buildings, fencing, sinking well and breaking. You are given twenty years in which to fully repay this loan. You pay only the banking interest of 6 per cent.

Advance of Live Stock on Loan Basis

The Company, in case of approved land purchaser who is in a position and has the knowledge to take care of his stock, will advance cattle, sheep and hogs up to the value of \$1,000 on a loan basis, so as to enable the settler to get started from the first on the right basis of mixed farming. If you do not want to wait until you can complete your own buildings and cultivate your farm, select one of our Ready-Made farms—developed by C. P. R. Agricultural Experts—with buildings complete, land cultivated and in crop, and pay for it in 20 years. We give the valuable assistance of great demonstration farms—free.

This Great Offer Based on Good Land

Finest land on earth for grain growing, cattle, hog, sheep and horse raising, dairying, poultry, vegetables and general mixed farming, irrigated lands for extensive farming—non-irrigated lands with ample rainfall for mixed and grain farming. These lands are on or near established lines of railway, near established towns.

Ask for our handsome illustrated books on Manitoba, Saskatchewan and Alberta—mention the one you wish. Also maps with full information free. Write today.

I. B. THORNTON, Colonization Agent

Canadian Pacific Railway

Colonization Department

112 W. Adams St. Chicago

FOR SALE—Town lots in all growing towns—ask for information concerning Industrial and Business openings in all towns.

This Magazine is printed with Ink made by

H. D. Roosen Company

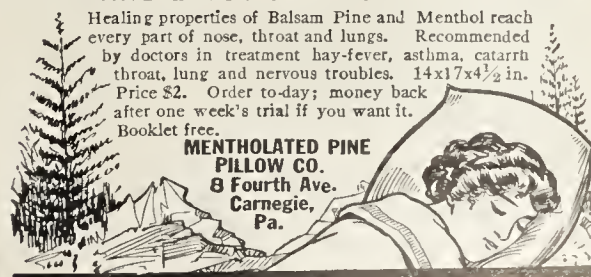
78-84 Twentieth Street, Brooklyn, New York

SLEEP ON A MENTHOLATED PINE PILLOW

AND ENJOY PERFECT HEALTH

Healing properties of Balsam Pine and Menthol reach every part of nose, throat and lungs. Recommended by doctors in treatment hay-fever, asthma, catarrh throat, lung and nervous troubles. 14x17x4 1/2 in. Price \$2. Order to-day; money back after one week's trial if you want it. Booklet free.

MENTHOLATED PINE
PILLOW CO.
8 Fourth Ave.
Carnegie,
Pa.



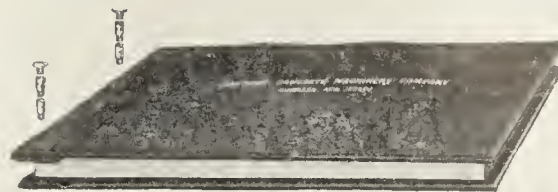
up from the slips representing beets received in cars at the factory, and which were shipped in from the various weigh stations. The statement is taken off on a typewriter, and shows the contract number, car number, and the tabulations of gross weight of beets, dirt tare, net weight and amount due. The footings are made by an adding machine and carried down at the foot of the respective columns. A summary of beets received at the factory is then made up from the statement of "car beets received." This form, No. 4, is printed on pink paper of uniform size and rulings as No. 3, with the exception that the car number column is omitted. When footed this summary shows the total receipts for the day. Upon completion, the statements are filed in special post binders for convenient reference.

As success in sugar-beet culture depends very largely on the seed that is used being of special kinds adapted to the soil, all the seed is imported from Germany. It is perfectly obvious that it would be impracticable for the small farmer, a class which grows more than ninety per cent of the sugar beets cut in the factories, to send and get the limited quantity of seed he might need to plant five, ten, or twenty acres. The sugar company, therefore, does this for him, and imports only the best sorts in quantities to supply the needs of all its growers, selling each one the amount required at a moderate price. The company also furnishes special fertilizer for particular soils and for root growth. To make the proper initial entry for seed or fertilizer sold to a grower, a charge bill in the form of a receipt is made out, as illustrated in form No. 5. This is made in duplicate, the original, or office copy, being on blue paper, while the other is the grower's copy. The proper entries comprise the contract number and date at the top, the quantity and amount of seed or fertilizer, or both, in the body of the form, and the kind of both, together with the signature of the grower, at the bottom. When seed, bags, or fertilizer not used are returned to the factory, a credit memorandum, of similar form, is used for the original entry. This form, No. 6, is also made in duplicate, and signed by the receiving clerk. The original is the office copy, and is printed on yellow paper, to easily distinguish it from the charge form. The duplicate is handed to the grower for his receipt. From the office copies the proper entries are made to the farmer's account.

The Farmer's Ledger, to which all entries of the foregoing nature of course gravitate, is of special form, as shown in No. 7. This ledger sheet takes the form of an itemized statement of beet deliveries and deductions for a month. Upon comple-

The Ease of Inserting together with the VISE-LIKE GRIP makes

THE EX-PO BINDER



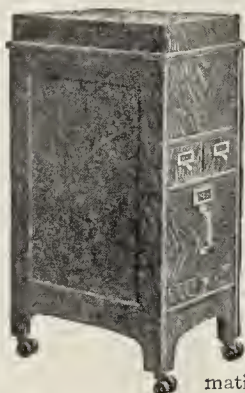
the only binder for keeping important data and reports requiring frequent reference and revision.

Its capacity is unlimited, holding securely from 25 sheets up. The binding posts which lie flush inside the cover may be increased to any desired length by the use of additional sections. Sheets are held both by posts and direct compression along entire binding edge, insuring them against slipping or tearing.

For general office usage and particularly adapted to binding reports and accounts of Engineers, Accountants, Lawyers, Instructors, as well as Photographic Prints, Clippings, MSS, Pamphlets, Price Lists, etc., which require frequent revision.

EX-PO BINDERS to hold sheets 11 x 8½ bound in black cloth, price \$1.00, with 25 sheets of good bond paper, ruled or plain. Extra bond sheets 25c. per hundred. See your dealer or send \$1.00, and we will forward you one prepaid. The EX-PO is made in all sizes and bindings. Send for complete price list.

CLARK LOOSE LEAF MFG. CO., 221 Fulton St., New York City



The Auto-Desk Companion Our Latest Success and A Winner You Need One. Every Office Man Does

An innocent looking object when closed, but just look at it when open—with its enormous expansion; its readiness to show you all it contains so that you may have your daily labors conveniently arranged and disposed of in a fraction of the usual time, and when through shut it up like a jack knife and set it aside.

Exclusive Features—Top filing receptacle with counter-balanced hinged cover, security latch support with easy release; Automatic drop front and throw back device; sliding follower and removable guide rod. Fitted below with card index or other drawers and the AUTOMATIC VERTICAL FILE DRAWER, the same as used in our regular filing cabinets, and guaranteed to be the superior of all vertical file drawers. Complete locking device, double wheel casters, highest grade and finish of Quarter-sawn Oak and Mahogany in letter and cap sizes.

If our line is not kept in stock by your dealer write us for catalog and direct mail order proposition. We guarantee a better Filing Cabinet for less money and prove it.

The Automatic File and Index Co., 143-153 Pearl St., Green Bay, Wis.



This is the New Fox No. 24

"Better Than the Best of All Others"

SAMPLES AT WHOLESALE



HERE IS THE PROPOSITION: We want no money in advance—simply your permission to ship the typewriter for trial. Take it to your office or home and use it for ten days, **exactly the same as though it was your own property**—compare it with any, or all other typewriters with which you are familiar—ask your friends their opinion of it. After ten days if the typewriter is not entirely satisfactory—and we will ask you no questions why—you can send it back at our expense and the deal will be closed. If purchased, you can send us a small amount—**whatever you can spare**—at the end of the ten days' trial and then a few dollars monthly until paid in full. If you wish to pay all cash you can deduct 5 per cent.

Did you ever have a fairer proposition made to you—**can you even ask for a fairer one?** Look at the illustration of our new Fox Visible Typewriter, model No. 24, and compare it with any other typewriter you have ever seen or used.

GET IN BUSINESS FOR YOURSELF

Agents wanted—big commissions—monthly payments—trial shipments—new stock—visible models—low wholesale prices. New advertising now ready. Be the "Fox Typewriter Man" in your vicinity. Write today for Agency offer. Mention Business.

Use the Coupon

Fox Typewriter Company
Grand Rapids Michigan

FROM AUGUST BUSINESS

Name _____
Address _____

In writing to advertisers, please mention BUSINESS

often exceeding \$300,000, the utmost care and vigilance is necessary to avoid mistakes. The system employed, however, is perfect.

In order to keep a comprehensive record of beet contracts, which may conveniently be referred to, a register of adequate size and rulings, is used. This important feature of the system is composed of loose leaf sheets, as shown in form No. 8, and carries in consecutive order all the information concerning the beet contracts for a season's campaign. At the left of the sheet appears the date and contract number, followed by the name of grower, his rural address, and station at which he loads. Then there are three divisions carrying the necessary data for operations. The first of these is "Acreage," which includes two columns, one for the original or intended acreage, and the other the actual acreage planted. The next division is "Seed," which is subdivided into three spaces, namely, number of bags, pounds of seed, and amount of charge. The third division is "Fertilizer" and comprises pounds and amount due. After the last named divisions there are check columns, and at the right a column for "Remarks."

For detailed information of the conditions in the field, as relates to the crop, deliveries, and so forth, the Agricultural Record, form No. 9, is a valuable adjunct. This is also made of loose leaf sheets of uniform size with the beet register and is divided into seven divisions requiring both sides of the sheet, while the ruled spaces are again subdivided into two and three sections. Beginning with "Inspection" at the left, there is, under this, the date and condition of the crop; then, under "Advances" there are duplicated spaces for date and amount. The division "Estimated Yield," which then follows, has date and tons; and the "Delivery Tickets Issued" has spaces for twenty-four entries.

Leaving Notice of Attempted Delivery

A NEATLY printed card provided by a Buffalo shoe house for its delivery men to leave at the doors of customers who are not at home when parcels are brought relieves the firm of suspicion that it had not sent the goods on time. It also relieves the customer of inquiring next door or calling up the store, as it bears the information that the parcel will be sent again later.

A package sent you today could not be delivered because no one was found at home.

It will be sent out on a later delivery.

WM. EASTWOOD & SON CO.

Date _____ Hour _____ BUFFALO, N. Y.



Summer Days Are Flesh Building Days

Gain Healthy Flesh—Increase Your Weight From Ten To Thirty Pounds—This Month—By Taking Sargol

Thin Men and Women say "I'd give most anything to put on a little flesh and weight," but when a friend suggests a way they declare: "Not a chance. I've tried everything and am doomed to stay thin. I'm built that way."

Being "built to stay thin" means only that your digestive tract is so disarranged that it doesn't properly prepare the fat producing elements of your food for assimilation by your blood. Or, it may mean that your blood itself lacks the red corpuscles—the carrying power—to properly absorb these flesh producing ingredients.

In either event the major portion of your needed, normal nourishment goes to waste. It isn't food that makes folks fat. It's what the blood absorbs from the food—the sugars, starches, albuminoids of what you eat. If your body absorbed all the fat making material you eat you would plump up to proper portions very quickly.

You can quickly stop this food waste by eating SARGOL with your meals and by stopping it can easily, rapidly and safely gain from ten to thirty pounds of solid, healthy weight. Let us prove this. Try SARGOL four days at our expense and note results.

To every thin man and woman who will mail us the coupon below we will gladly send Free a full size 50c Box of SARGOL. SARGOL is a tiny concentrated tablet—safe and efficient—which you take—one at every meal—in order that the fats of your food can make fat on your body. SARGOL acts on your food, on your digestive tract, on your blood cells. It is not sold as a Patent Medicine or cure. Its sole purpose is to make Flesh—good healthy Flesh that means better health, better looks, greater strength and vitality and a more active brain. Are you willing to try it four days at our risk?

MAIL COUPON NOW—50c BOX FREE

Send us this coupon, enclosing 10c in silver or stamps to help pay postage, packing, etc., and a 50c Box of SARGOL will be sent to you at once. With it we will send valuable advice on Nutrition and the letters of physicians, chemists and actual users of SARGOL, all going to prove that SARGOL can and does increase weight to normal.

FREE SARGOL COUPON

This coupon, sent with your name and address, and 10c in silver or stamps, for postage, packing, etc., will bring you free a 50c package of SARGOL. Address

THE SARGOL CO.

6-G Herald Building, Binghamton, N. Y.

DIAMONDS-WATCHES

MEN'S 12 SIZE THIN MODEL WATCH, 17 JEWELS, ADJUSTED, ILLINOIS, ELGIN, HAMPDEN, or WALTHAM movement.

Warranted accurate. Finest gold strata case, guaranteed 25 years; engraved, engine turned, plain polished or your monogram engraved FREE. Eighty per cent of all men's watches sold today are these neat open face Thin Models. At our Special Sale price of \$18.95, with monogram engraved free, this watch has no "running mate" in the world. Sent all charges prepaid on

30 DAYS FREE TRIAL

THEN \$2.00 A MONTH If not satisfactory, return at our expense.

These Diamond Rings are the famous Loftis "Perfection" 6-prong 14k solid gold mountings. Finest pure white diamonds. CREDIT TERMS: One-fifth down, balance divided into eight equal amounts, payable monthly. Sent prepaid on approval. Write for free Catalog, containing over 2,000 illustrations of Diamonds, Watches, Jewelry, etc. It tells all about our easy credit plan. Local Representatives wanted.

LOFTIS BROS. & CO., Diamond Merchants,

Dept. B-947, 100 to 108 N. State St., CHICAGO, ILL.

Branch Stores: Pittsburgh, Pa., and St. Louis, Mo.

ON CREDIT

640 \$25

641 \$50

642 \$75

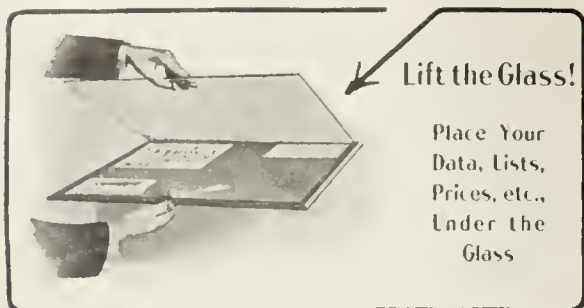
643 \$100

The Best Gift of All

No. N75

Guaranteed 25 Years

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Lift the Glass!

Place Your
Data, Lists,
Prices, etc.,
Under the
Glass

Patented in U. S. and Great Britain.

THE ROSCO GLASS DESK PAD

will increase the efficiency of your desk because many things may be kept in plain sight for
INSTANT REFERENCE

Particularly Adaptable to the Following Professions

MERCHANTS—general data and reminders.
BROKERS—stock market reports.
BANKERS—financial statements.
LAWYERS—court calendars.
DOCTORS—medical reports.
REAL ESTATE—building plans.
ARCHITECTS and ENGINEERING PROFESSION IN GENERAL—engineering data.
CREDIT MANAGERS—collections, accounts due, etc.

Also for CLERICAL desks, PUBLIC writing desks, and all places where a HARD, SMOOTH, CLEAN and SANITARY writing surface is required.

No Need of Additional Expense for Blotter Replacement



A SIZE FOR EVERY DESK

If your office supply dealer cannot supply you, write for prices and circular direct to manufacturers.

Ravenswood Office Specialties Company
1469 Irving Park Blvd., Chicago, Ill.



Never leaks
skips or blots
Two Sizes,
4½ and 5½ in.

\$1.00

Red or
Black Rubber

Agents wanted. Write now.

J. F. ULLRICH & CO., 27 Thames St., NEW YORK

Toying with Millions in Business

In this country there are three corporations that are regarded as the three richest and most powerful trusts in existence. One of these three corporations recently made three experiments in advertising on a gigantic scale. The risks were enormous. It was virtually toying with millions. The results of these three experiments startled the corporation—and that corporation's entire selling policy has been shaped on the results. These experiments and the results—with all the names, facts and figures—are described in detail in the new book, "The Premium System of Foreign Sales: Its Principles, Laws and Uses," by Henry S. Bunting, the advertising editor and author, who spent six years investigating his subject. There are thirty-five chapters in which every phase of the premium-giving method of getting trade is considered. This book is free with one year's subscription to The Novelty News, the great magazine of general business devoted to the advancement of advertising and selling methods. The subscription is two dollars. The book is free. The address is 219 South Market Street, Chicago.

WAYS and MEANS



*Practical Methods for Improving Business Routine—Short Cuts
That Save Time and Effort, Lessen Costs
and Multiply Profits*

Personal
Notes
to
Prospects



A SMART, progressive haberdashery side department of a good store gets much of the better business for its quality lines by means of a personal note addressed to select patrons or prospective patrons. Close records are kept of big executives and monied men who require something better than the ordinary. A shipment

of silk shirts comes in, for instance, and a brief note goes out to these men: "Mr. —, We have just gotten in a select lot of, (etc., etc., etc.). Your particular size is represented in the shipment. Can you call in the morning and inspect the goods

and make a choice? Until you can get around we'll reserve your size and the pattern we think you will like." It draws great business. The big people like the attention and the service. Other special haberdashery stores in town are wondering why they

don't get as much of this good trade as they think should come to them.

Bill Boards
for
Bank
Advertising



EMPLOYMENT OF BILL BOARDS for advertising is common among banks, but few boards have the pulling power of the one here illustrated. The clock in the center of this sign is controlled by electricity, and the bank makes the most of this circumstance by having the wording read, "This clock is controlled by electricity—The government controls The First National Bank of Englewood." The



In writing to advertisers, please mention BUSINESS

board measures 6 x 21 feet, and stands opposite a city railroad station, where the number of persons congregating, and passing on trains, is large. It is used by a Chicago bank, and is said to have brought it many new accounts.

A "Help Yourself" Grocery



AN ENTERPRISING, progressive grocer in a fair sized New England city, has increased his business considerably by re-arranging the general layout of his store, so that customers can conveniently go to the shelves and help themselves to "put up" articles, such as packages, canned goods, sugar in bags, etc., when they

prefer to do so rather than stand around until their turn comes to be waited on. His cashier has an alphabetical list of all the stock, with the price. If the customer is familiar with the layout of things, just a word of greeting or recognition is all that is necessary; otherwise she can ask for what she wants and the clerk can show her where it is, practically without delaying the other customers or interfering with anything he may be doing. The customer can then get what she wants, go right up to the cashier, show what she has taken and pay for it.

Labels are stuck on the outside of bags which look alike, as they are put up during spare time, thus assisting both the customer and the cashier.

This method may look somewhat risky to some, on account of the apparent possibility of stealing, but this store-keeper has learned that it is a comparatively difficult matter to purloin things, because other people being waited on are very apt to be watching them; it is human nature for most people to mind other peoples' business, especially when they are idle.

Turning Over the Red-Hot Prospects



a business. Still, the idea can be used in many lines and is based on simple co-operation with other business enterprises.

THERE IS a way—and a systematic way—of discovering "red-hot prospects" and demonstrating your goods to a possible customer at the very time he is in need of the article you are selling. I do not mean that it can be done in every line nor do I believe that it would be possible to find enough by this plan to support

LOSS OF WORKING TIME CUTS into Your Business in Three Ways

ADDED WAGES AND DECREASED PROFITS

DIMINISHED CAPACITY

CURTAILED MARKETS



Loss of working time cuts into your business in the three ways illustrated just as surely as mistakes in figuring the cost of material cut into your profits.

International Time and Cost-Keeping Systems

Will Stop Losses on Your Pay Roll by preventing payment for time not earned. You will obtain the benefit of *all* of the employee's working time, and you will do it in a way that will get his co-operation and support—because the system is as fair to employee as to employer. ***It is a record of the employee made by himself.*** Only the habitual late-comer and early-leaver has anything to fear from an International System.

An International System will enable you to **increase your productive capacity** because your plant will be in full operation from the time it opens until the closing whistle blows. Employees coming late or going early diminish productive capacity immensely, and the employer pays for every minute lost or wasted while the machinery is running.

An International System will enable you to **extend your markets** by putting your time keeping on a strict efficiency basis. Time leaks that now keep cost of production and prices to a point that shuts you out of some markets can be conserved and applied to an extension of territory.

Let us tell you about an International System as applied to your business. We have field men in most of the principal cities and adjacent territory who are experts in this work.

International Time Recording Co., of New York
Lock Box 972, ENDICOTT, N. Y.

LONDON OFFICE:
International Time Recording Co.
51 City Road, London. E. C., England

BERLIN OFFICE:
International Time Recording Co., M.b.H.
135-136, Alexandrinenstr., Berlin, S.W., Germany

Did you ever notice that a sale in one line is very often followed logically by a sale in another? That when a man buys one article he immediately becomes a "red-hot prospect" for a sale in an entirely different line? Take the case of the trunk and luggage dealer, for example. Isn't it only reasonable to suppose that he will be able to obtain any number of prospects from the steamship agent and tourist company? When a passenger is booked for a long trip it follows that he will need a trunk. Perhaps he already has one, but still there is enough chance for a sale to

warrant the luggage dealer's spending a stamp or telephone call to invite the prospect to examine his stock. Therefore, let the trunk man co-operate with the steamship and tourist agents. If need be, let him offer an "inducement" on every "tip" that matures in a sale.

Applying the same idea to the grocer, the butcher and the baker, let them co-operate with the real estate man. Let them arrange with him to "tip them off" when a vacant house is about to be occupied. Then on the day the tenant moves in they can call and in offering their goods do the

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Nervousness and Exhaustion

When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

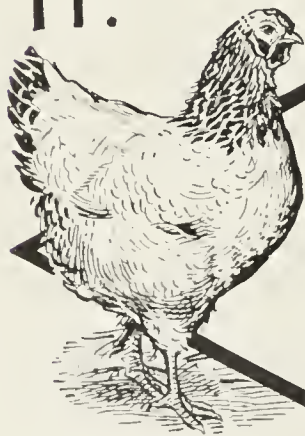
Horsford's Acid Phosphate (NON-ALCOHOLIC.)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.

THERE'S BIG MONEY IN POULTRY—HERE'S THE WAY TO GET IT.



Do you want a congenial, profitable business?

Would you care to know thoroughly the scientific principles of Poultry Raising?

Are you interested in becoming a Poultry Expert?

The International Poultry School's correspondence course in **POULTRY CULTURE** will give you all this and more.

If you are at all interested in Poultry Raising whether it be on a large or small scale, we have something that is bound to interest you.

Below you will find a coupon, fill it in with your name and address and mail it to us.

Upon its receipt we will send you our handsome illustrated brochure on **"POULTRY CULTURE" FREE.**

You do not obligate yourself in any way by this request and this brochure costs you nothing but the stamp for your request.

MAIL THIS TODAY

The International Poultry School, Box 98, Detroit, Mich.
Gentlemen:—Without any obligation upon my part, kindly send me complete details on your course in Poultry Culture.

NAME.....
ADDRESS.....
CITY and STATE.....

**The INTERNATIONAL
POULTRY SCHOOL**

Box 98, DETROIT, MICH.

In writing to advertisers, please mention BUSINESS

housekeeper in a strange neighborhood a genuine service. Study your business to see if a sale in another man's line naturally leads to a sale in yours. Then get busy with the other man.

An
Error-Proof
Delivery
System



NEARLY EVERY PATRON of a retail store—particularly a department store—has at some time or other been caused annoyance through delivery of goods different from those ordered, or by additions to or omissions from the order.

This is generally caused by the sales clerk having to copy the name and address and particulars of the goods from the sales slip, and send this advice to the shipping department.

Amount of Sale	266	THE FAIR	Chicago's Store
Store	78	CHICAGO, ILL.	
Clerk	1893	Date	7-16-1912
Place X in Square below Indicating Kind of Delivery			
FREIGHT		EXPRESS	DEPOT
Name Mrs. J. C. Garrison			
Address 633 Barry Ave			
City Evanston, Ill.			
State Ill.			
CAUTION! 1-1533 75			
1-1833 79			
4-3045 53 212			
Est. Screen			
77.66			
Packer No.			
P.O. No.			
P.O. No.			

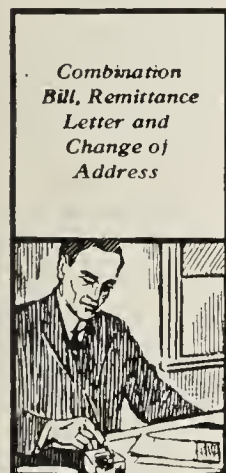
A Chicago department store, however, uses a simple system that not only obviates all possibility of error in shipping goods, but eliminates this unnecessary work and economizes the time of its clerks.

At the time the customer gives the order the sales clerk makes out a sales slip in triplicate, which gives the customer's full name and address, together with descriptions of goods and stock numbers.

When a customer takes the purchase the original slip is simply enclosed with the goods, but where the goods are to be delivered the clerk tears out the original slip and the first carbon copy. He then pastes the original copy on a blank shipping tag, to which is clipped the first carbon copy, both of which are then sent to the shipping department or warehouse as an advice of goods to be delivered.

When the shipping clerk has made up the consignment of goods, he makes a blue

pencil cross over the first carbon copy and files it as a record of goods shipped out during the day. The original copy which is pasted to the shipping tag is then attached to the package, and serves as an address label. This method insures the consignee receiving with the goods the original order, and any wrong delivery can immediately be detected and returned by the same delivery man that brought them, instead of putting the store to the expense of making another trip to collect the returned goods.



A CHICAGO SAFETY DEPOSIT COMPANY is using a bill-head which has some very good features. The bill-head is divided by perforated lines into three parts. The top part is the bill head and the addressing plate contains, besides the customer's name and address, the figures showing price of box and date of expiration.

The words "Amt. Due" and "Date Due" are a part of the printed matter on the billhead—which is filled in on the addressograph and reads as follows:

Mr. H. A. McCready \$3.00 Amt. Due.
5919 Wabash Ave. Mar. 7. Date Due.
Chicago, Ill.

In account with
People's Safety Deposit Company.

CHICAGO.

AMT. DUE
DATE DUE

IN ACCOUNT WITH
First National of Englewood Safe Deposit Co.
347-349 WEST SIXTY-THIRD ST.

CHANGE OF ADDRESS

Gentlemen:

Kindly change my address

From _____

To _____

Yours truly,

Chicago, _____ 191 _____

First National of Englewood Safe Deposit Co.,
347-349 West 63rd St., Chicago, Ill.,

Gentlemen:

Enclosed please find check for \$ _____
in payment of rental of Safe Deposit Box occupied by me in your
Safe Deposit Vaults.

Address _____

The second portion of the bill is so printed that the renter may use it for notifying vault company of a change of address, and the bottom portion as a letter for accompanying his remittance. On the back of the upper section is printed an advertisement relating to the storing of bulky packages or trunks at reasonable rates per month.

C.P.A. Questions and Answers

□ □ □ By R.J. Bennett C.P.A. □ □ □

Question in Auditing from the Final Examination of the Institute of Chartered Accountants of Ontario, 1912.

A. B. C. COMPANY, LIMITED

Capital Stock Common Authorized \$800,000.00. Bonds Authorized, \$500,000.00.

Statement of Assets and Liabilities

December 31, 1911.

ASSETS:		
Cash on hand.....	\$1,465.00	
Accounts Receivable.....	287,670.00	
Merchandise.....	273,287.00	
Machinery and Tools.....	365,000.00	
Building.....	132,500.00	
Real Estate.....	241,328.00	
Investment in Capital Stock of X. Y. Z. Co., Ltd., (1000 shares, par value \$100.00 each).....	100,000.00	\$1,401,250.00

LIABILITIES:		
Owing to Bank.....	\$65,650.00	
Bills Payable.....	94,500.00	
Bonds Issued.....	450,000.00	
Capital Stock.....	675,000.00	
At Credit of Profit and Loss.....	116,100.00	\$1,401,250.00

Profit and Loss Account

By Balance at credit December 31, 1910.	\$115,500.00	
By Net Earnings from Trading for year ending December 31, 1911.....	81,600.00	\$197,100.00
To Bond Interest for 1911.....	27,000.00	
To Dividends for year 1910.....	54,000.00	
To Balance.....	116,100.00	\$197,100.00

The above tentative statements have been prepared at the close of the year in the office of the A. B. C. Company, Limited, of which you are the auditor. The following matters, however, have been left to be dealt with by you:

- (1) An error of \$10,000.00 resulting in the undervaluation of the Inventory of Merchandise on hand to this ex-

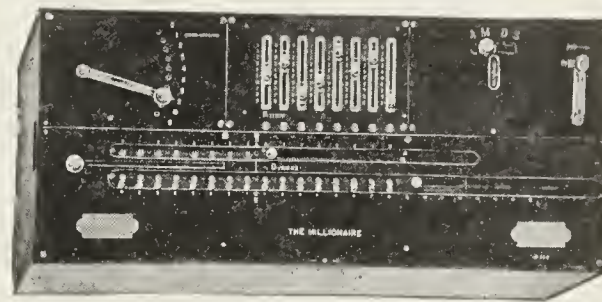
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"MILLIONAIRE" CALCULATOR

This machine is in use by many of the largest corporations and in practically all of the U. S. Gov't. Depts. It is especially adapted to quick calculation because it operates on the multiplication principle which means only one turn of the crank for each figure in the multiplier or quotient. All other machine calculators require one turn for each unit of each figure.

Demonstration incurs no obligation.

W. A. MORSCHHAUSER, Sole Agt. for North America, Rooms 4039-4042 Metropolitan Bldg., N. Y.



PARKER'S HAIR BALSAM
Cleanses and beautifies the hair. Promotes a luxuriant growth. Never Fails to Restore Gray Hair to its Youthful Color. Prevents hair falling. 50c. and \$1.00 at Drug Stores.

ANYONE USING FIGURES NEEDS IT to check mental calculations. For General Office or Personal Desk. Over 60,000 in use—mostly sold thru recommendation. Guaranteed—money refunded if not satisfactory after 10 days trial.

Buy from your stationer or order direct. Agents Wanted.

V. Gancher, A.A.M.Co. 119 W. Broadway, New York



The Sure Shot Binder

is the newest way to fasten paper or cloth and is also the best way. It is the only sure way of making your paper safe and secure.

This is but one of the many standard machines in the Acme line we have in stock. We will make a machine or staple for every specific use.

Write us full information stating your needs now.

ACME STAPLING MACHINE Co., Ltd. 112 NORTH NINTH ST. CAMDEN N.J.

those interested in the company, and also for statistical and comparative purposes. While the amount is not large and might even be ignored in a company doing business on such large proportions, yet it does not seem wise to do so. When results are compared for a term of several years, it is most desirable that such yearly results should be reckoned on the same basis each time. The adjusting entry to be made in this case will depend upon conditions. If the accounts have not yet been closed for 1911, it will be an easy matter to make an entry debiting merchandise and crediting profit and loss account as of December 31, 1910, for \$10,000. This would serve to correct the two accounts affected. In making this entry I am assuming that the balance of profit and loss account for 1910 is standing as a credit, as in the case of undivided profits account. Profits remaining therein at the end of each succeeding year would be carried to the current profit and loss account for apportionment. If an undivided profits or surplus account were kept the current profits would be carried to it and then apportionment of dividends made.

If the accounts have already been closed it is apparent that merchandise account will show only the inventory of \$273,287, and profit and loss account the credit balance of \$116,100. No matter what plan is followed these amounts will not be changed. The point at issue is to determine the exact profits for the year, and to make the profit and loss of each year show its correct status. We might reopen the accounts by debiting merchandise and crediting profit and loss as of December 31, 1910, for \$10,000. Another entry would then be necessary debiting profit and loss and crediting merchandise as of December 31, 1911. This would bring each account to show its correct condition and thereby enable the bookkeeper or auditor at any future time to see very clearly what had been done. If journal entries are not to be made, then it is necessary to make a full explanation of the error in the journal; in that case a memo. should be placed in each account affected by the particular error and the adjustment set forth in the journal.

(2) Here is a condition that the auditor must look into very carefully before making a decision. If the X. Y. Z. Company is an underlying company it is evident that the directors of the A. B. C. Company would have control over its profits. In that case they may be able to give sufficient assurance that a dividend will be declared at the annual meeting which will take place soon. If the profits



THE SAFE-CABINET

Shown in this Illustration

was next to the window marked with the arrow in the Union Trust Company's fireproof skyscraper in Cincinnati, when the offices in that great building were devastated by the flames which swept away the Gibson House and adjoining buildings in the fire of December 10, 1912.

THOUGH the destruction of the contents of these offices was almost complete this **SAFE-CABINET**, standing in the very heart of the conflagration, *preserved its contents uninjured.*

THE SAFE-CABINET, 1913 Model, is approved by the Underwriters' Laboratories and manufactured under their supervision. Look for their label when you buy.

THE SAFE-CABINET CO.,
Dept. E-2 Marietta, Ohio

Agencies in most cities. If you do not find us listed in your telephone directory write direct to the home office.



Follett's New Model Time Stamp 8 Day Wind

Absolutely automatic, requires no attention and is the only **POSITIVELY ACCURATE** register on the market. Write for full information and for our latest catalogue.

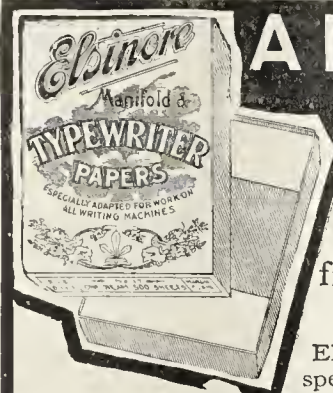
ALSO A NEW MODEL

EMPLOYEES' MINUTE TIME RECORDING CLOCK

"JUST OUT, THE BEST EVER"

FOLLETT TIME RECORDING CO.

670 HUDSON STREET
NEW YORK CITY



A FREE BOX of ELSINORE Typewriter Paper

To introduce ELSINORE Central Bond to you, we will give a free box with your order for 5 boxes.

We will bill or ship through your dealer. Elsinore Central Bond is Very Strong, specially made for Typewriter Use.

Letter Size, 8½ x 11 70c per Ream, 500 Sheets
Heavy Weight No. 104 B
ONE FREE BOX WITH YOUR ORDER

SIGN and SEND COUPON NOW

A. S. Landsberg, Mr.
27-29 Beekman St.,
New York City.

Send me Free Booklet of Elsinore Papers or find check or order for \$3.50 enclosed for which send me 5 boxes and 1 box free. If not as represented I'll return Paper and you will return my money and pay return charges.

Name

Address

Dealer's Name

are ample to justify a 20% dividend and if they have been receiving regular dividends in the underlying company regularly in previous years, then it might be well to enter this one as dividends receivable. Before doing so, however, the auditor should make a careful investigation of all the conditions in order to assure himself that the receipt of dividends is certain to take place. If dividends had been anticipated in previous years and then had been actually received, he would have a precedent to follow, providing the outlook at this time is equally as good.

It does not seem as if dividends from the underlying company were received in 1911, which leads one to believe that they were entered if at all as of December 31, 1910. This is a case wherein the auditor must exercise his best judgment in determining whether or not the directors are broad minded enough to desire a correct statement of results rather than the inflation of profits. In a company of this size it is apparent that the \$20,000 will neither make nor mar its financial standing, therefore it would be a wise precaution to defer it until the dividend is act-

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See all the Modern Labor-Saving Devices for Office Use

—AT THE—

1913 Business Shows

CHICAGO, September 8th to 13th inclusive
NEW YORK, October 20th to 25th inclusive

AN AFTERNOON or evening spent at the Chicago or New York Annual Business Shows is invaluable. Business men will find all the modern labor-saving devices on display. Manufacturers of all kinds of office appliances exhibit their very latest and best equipment. These concerns, of National reputation, send their experts to the New York and Chicago Business Shows to explain the devices which they display, and to suggest to business men better ways and means for getting efficient results in a business office more economically.

Billing Machines, Adding Machines, Bookkeeping Machines, Calculating Machines, Duplicating Machines, Addressing Machines, Typewriters, Manibilling Machines, Office Furniture, Filing Devices, Pens, Ink, Paper, Fasteners, Envelope Sealers, Stamp Affixers, Loose Leaf Books, Check Protectors, Folding Machines, Time Clocks. In fact **everything** for the modern office.

You can get a better idea of the latest devices at the Business Show in an hour than you can elsewhere in a year. You can see the different devices side by side and thus compare their relative merits.

As a business man you cannot afford to miss the Business Show. Send your name and address on your business stationery for particulars and season pass to the Annual Business Show. Write today before you forget it and let us jog your memory about it just before the show.

ANNUAL BUSINESS SHOW COMPANY

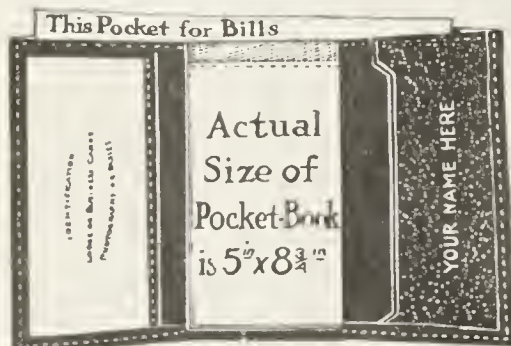
150 Nassau Street	-	-	-	NEW YORK
417 S. Dearborn Street	-	-	-	CHICAGO

ually declared. In any case, whether or not a contingent item of this kind is taken into the account, the auditor should draw special attention to it in his report, so that no one will be deceived thereby. The entry for bringing this \$20,000 onto the books might be a debit to dividends receivable and a credit to profit and loss with a full explanation of the circumstances. It is stated that the directors wish to incorporate this amount in the company's statement. If they are prudent business men and have every reason to believe that the amount will be received, the auditor might safely comply with their wishes and then add a foot note to the statement calling attention to the fact that the dividend had not yet been declared.

(3) Since the revaluation of the company's real estate shows a permanent increase of \$50,000, the auditor can not dispute the reports submitted by reliable appraisers. This amount, however, is a capital profit and should not be used for the payment of dividends; for that reason it would seem well not to place it to the credit of profit and loss. A good plan is to debit real estate and credit surplus account, or a special surplus account, or even a special reserve account. It would seem wise to place it to the credit of surplus account. In this question there is no surplus account, but that need not deter us from opening an account under that name. In the accompanying profit and loss statement, however, I have included this item in order that all the items of profits and surplus may be shown together. A part of the profits should now be transferred to surplus. The form of statement used is one approved by leading accountants of today, and even some of the large corporations place their inventory adjustments in the manner shown herein.

(4) The company has an authorized bond issue of \$500,000, of which \$450,000 has been sold, while the remaining \$50,000 is in the hands of the bankers as collateral security for a loan of \$65,650. In reality the entire amount is issued and should be shown on the statement, but since the \$50,000 are supposed to be treasury bonds and are merely held by the bank as collateral security, it is all right to deduct this amount from the aggregate issue. The amount of loan from the bank is represented in the loan account, and since it records the liability for which the bonds were given it is unnecessary to show a second liability. The bank loan may or may not be a long time loan, but in case of default in payment it is evident that the bonds may be sold for the satis-

Yours for 75 Cents—Worth \$1.50



BILL FOLD—POCKET BOOK—CARD CASE—MEMORANDUM all in one

Guaranteed Leather. Something entirely new. The most practical, useful and convenient article ever made for a business man. It is handsome as well as durable and one that you will be pleased to carry and proud to show your friends. Your name will be imprinted in gold as illustrated. Every one must have a receptacle for money, cards and memos, so why not get this combination. Sent prepaid anywhere for only 75c., check, money order, stamps or coin. **Gold imprint FREE.**

M. G. CAMPAU, P. O. Box 816, DETROIT, MICH.

In writing to advertisers, please mention BUSINESS

faction of the claim. If the bonds are sold it seems evident that the interest thereon will begin to run and have to be paid, but we can assume that so long as the bank loan is not in default the interest will not accrue. In any case, a foot note should be made to the balance sheet drawing attention to the contingent liability of bond interest which may under certain conditions have to be paid.

We are told to assume that all other accounts in the statements originally prepared are correct. I have prepared the revised statements as suggested and have also made adjusting journal entries to show the manner of making the required changes. The auditor's work is certainly interesting, and the better qualified he is in every respect the better service can he render to his clients, and the more dependable will he be in safeguarding the interests of the public.

THE A. B. C. COMPANY, LIMITED

Statement of Assets and Liabilities as on December 31, 1911

ASSETS:			
Current Assets:			
Cash on hand.....	\$1,465.00		
Accounts receivable good.....	287,670.00		
Merchandise.....	273,287.00		\$562,422.00
Investments:			
Stock of X. Y. Z. Company, 1,000 shares at \$100....	100,000.00		
*Profits accrued on above.....	20,000.00		120,000.00
Fixed Properties:			
Real estate.....	\$291,328.00		
Buildings.....	132,500.00		
Machinery and Tools.....	365,000.00		788,828.00
Total assets owned by Company.....		\$1,471,250.00	
LIABILITIES AND CAPITAL:			
Current Liabilities:			
Owing to bank, secured by bonds..	\$65,650.00		
Bills payable.....	94,500.00		160,150.00
Fixed Liabilities:			
Bonds issued and outstanding.....	450,000.00		
*Bonds held by bank as collateral for amount owing \$50,000.....			450,000.00
Total liabilities owing by Company.....		610,150.00	
Net worth of Company.....		\$861,100.00	
Made up as follows:			
Capital Stock outstanding.....	\$675,000.00		
(Authorized \$800,000.00).			
Balance to credit of Profit and Loss.....		186,100.00	
Net Worth.....		\$861,100.00	

NOTE—*There is a contingent liability of interest on bonds held by the bank as security, since date of issue, in case certain stated conditions arise.

*A dividend of 20% on stock holdings is assured but not yet declared.

Profit and Loss Account, Adjusted as on December 31, 1911.

CREDITS:	
By balance at credit December, 31, 1910, per books.....	\$115,500.00
Add Profits for 1910, omitted because of undervaluation of merchandise inventory, Dec. 31, 1910, resulting in the understatement of profits.....	10,000.00
Correct Balance as of Dec. 31, 1910	\$125,500.00
Add earnings for 1911:	
Net earnings from trading for year ended Dec. 31, 1911, per the books.....	\$81,600
*From accrued profits on X. Y. Z. Company stock.....	20,000
Total earnings for 1911	101,600
Deductions from earnings:	
To inventory adjustment from 1910.....	10,000
To bond interest for 1911.....	27,000
To interest on collateral bds	nil 37,000
Net earnings—surplus for year 1911	64,600.00
Profits available for apportionment	\$190,100.00
Other Additions:	
Increase in value of real estate in accordance with appraisalment	50,000.00
Total Credits.....	\$240,100.00
Dividends Paid:	
Dividend for year 1910, paid in 1911.....	54,000.00
Balance, Surplus Profits Dec. 31, 1911.....	\$186,100.00
*A 20% dividend is assured but not yet declared—if passed this amount must be omitted.	
Adjusting Book Entries December 31, 1911.	
(1) Profit and Loss, 1911 \$10,000.00	
To Profit and Loss, 1910.....	\$10,000.00
To adjust profits of 1910 that had been understated because of undervaluing inventory of merchandise. This results in the lessening of profits for 1911, which were overstated by this amount.	
(2) Dividend receivable	
X. Y. Z. Company..	20,000.00
To Profit and Loss.	
For dividend of 20% on the holdings of X. Y. Z. Company stock, assured by the directors of X. Y. Z. Company, but not yet declared. 20% of \$100,000, our holdings.	20,000.00
(3) Real Estate.....	50,000.00
To Surplus (or Profit and Loss).....	50,000.00
For increase in value of real estate, per recent appraisalment, entered per order of the board of directors.	
(4) Collateral Treasury	
Bonds.....	50,000.00
To Bonds Payable	
To place on the books bonds to this extent given to the bank as security for the loan of \$65,650.	50,000.00

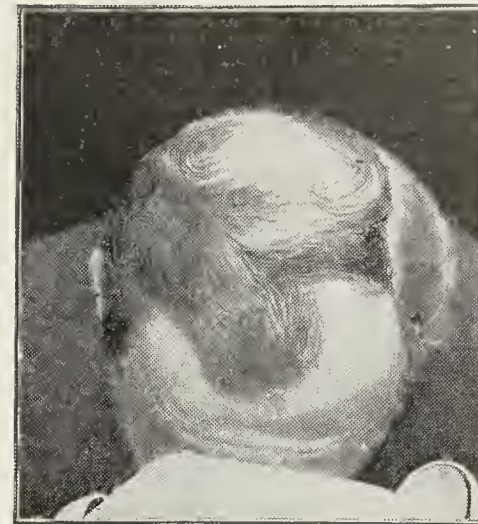
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We give you a binding guarantee, without any "strings" or red tape, that it won't cost you a cent if we do not prove to you that "CRYSTOLIS" will do all we claim for it—and what's important, we have plenty of money to back our guarantee. \$1,000 has been deposited in our local bank as a Special Fund to be forfeited if we fail to comply with this contract. Cut out the Coupon below and mail it today to CRESLO LABORATORIES, 6 V Street, Binghamton, N. Y.

FREE COUPON

THE CRESLO LABORATORIES,
6 V Street, Binghamton, N. Y.

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Our Improved Flat Opening Loose Leaf Binder—Covered with Imported Buckram, size 5½ in. high, 8½ in. wide, 3 in. thick; filled with 400 Linen Bond Sheets and Indexed.

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One Special Heavy Index Sheet—Numbered from 1 to 31.

One Complete Set of Alphabetical Index Sheets—to fit Binder, with durable tabs printed on both sides.

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Center Ruled Balance	Petty Ledger
Ledger	Plain Manila Sheets for
Cost of Production	Scrap Book
Dentists' Records	Plain R. R. Manila
Double Double Ruled	Physicians' Records
Ledger	Prospective Customers List
Duplicating Order Blanks	Price List Blanks
Employees' Record	Publishers' Subscription List
Extra Debit Ledger	Purchasing Agents' Records
Following-up Collections	Quadrille Ruled Forms
Freight Claims	Quotations Given
Horizontal Ruled Forms (5 colors)	Quotations Received
Household Expense	Real Estate Records
Records	Recapitulation Blanks
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Insurance Office Records	Standard Ledger
Insurance Solicitors' Records	Stock on Hand
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Read "How to Persuade and Convince." See page 1.

Beating the Customer to a Kick

A Progress Report on Orders, Planned to Offset the Discomforting Effects of Unavoidable Delays Frequently Experienced in Steel Mill Practice.

By P. L. Frailey

BUYERS for all large industries have developed keen memories for "promise dates." Insistence also seemingly matures early in men born to purchase at a profit. At any rate no matter how just the cause, delays in filling orders almost invariably provoke letters of persistent urgency. Such is human nature. We all remember promises and lose confidence when they are not fulfilled. On the other hand, manufacturers are as eager to satisfy as any. They are ever investigating and spending large sums to attain more efficient practice. If contrary circumstances are not correctible they hold that the effect can be relieved, at least, by an antidote. Here is a case where a large steel mill decided to anticipate kicks on service by keeping their customers fully informed.—Editor.

WHEN asking for quotations, it is the invariable rule of buyers to request statement of shipping date, and this, of course, is always made by the Sales Department in perfect good faith, but because of the uncertainties attending the continuous manipulation of enormous tonnages, it is practically impossible for steel makers always to determine in advance exact days, or, on very large orders, even

the precise period in a month, when specifications will be shipped.

In many instances, and in the building season almost always, promises of prompt delivery secure the business. But if a big roll should break, a trainload of raw material be delayed, the time required for completing a previous order be greater than originally estimated, or any of a hundred other adverse conditions possible occur, the

date of delivery would necessarily be postponed. Such a delay might range from a few days to three weeks, according much, of course, to the size of the order and the nature of the work.

When manufacture of specifications are thus retarded the righteous excuse of "contingencies beyond our control" has usually inspired in the manufacturer's breast the further feeling that each buyer affected should know—telepathically, through experience or in some other wise—and be comforted by the fact that however great the delay the producer was "certainly doing his best."

A progress report, however, has been planned by the Brier Hill Steel Company to be made on every promise order, excepting, of course, orders to be shipped from stock. When rolling

THE BRIER HILL STEEL COMPANY
PROGRESS REPORT

Youngstown, Ohio.

Buyer's No. _____ Seller's No. _____

Buyer _____

Ship to _____

Routed Via _____

Shipment Promised _____

Stock Shipment _____ Will be manufactured _____

NOTE.—Information as indicated below will be sent you from each department showing the progress of your order. By transferring from the several advice slips thus received to this sheet, an up-to-date progress report will be at your hand.

REPORT NO.	DATE	ON SCHEDULE TIME	DELAYED	REMARKS
				The rolling of the above specification was completed
1				The Galvanizing of the above specification was completed
2				The Painting of the above specification was completed
3				Shipment of the above specification was made
				Car Passed
				Car Passed
				Car Passed

DATE _____

This form is mailed to the customer to be filed for reference and information from subsequent reports is transferred to it in the spaces provided.

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of the order is completed the form illustrated is filled out to indicate this and at once mailed to the buyer. On this form the date on which shipment was promised is displayed and a note reads: "Information as indicated below will be sent you from each department showing the progress of your order. By transferring from the several advice slips thus received to this sheet, an up-to-date progress report will be at your hand." Being meant for the buyer's permanent reference this form is of convenient filing size, and if he transfers to this blank all information received on subsequent reports he is constantly informed as to the progress of his order. On stock shipments no further mill reports are given, the form itself showing that the order went forward from one of the warehouses.

If, after rolling, the order requires to be galvanized, a report from that department

GALVANIZING REPORT

Youngstown, Ohio,.....
Your Order No.....for shipment to.....
Galvanizing of this specification was completed today.
This operation is.....
Remarks:

THE BRIER HILL STEEL COMPANY,
Galvanizing Department

is made out upon completion of this process; if painting is the order, a similar form is made out by the painting department and sent the buyer.

After shipment is made, a third postcard so advises the customer and a note tells him that: "From now until arrival at destination your shipment will be given attention by our Traffic Department." While the manufacturer's responsibility ceases when shipment has been made he still is sufficiently interested in the customer's order to keep a finger on the pulse of the railroad entrusted with delivery, especially if destination is at great distance, and further reports are sent by the company's Traffic Department advising the buyer as the shipment passes such traffic centers as Chicago, Kansas City, Ogden, Pittsburg, Philadelphia, and so on. A very simple form is used for this purpose, as many being sent as are required, and each being numbered consecutively.

PASSING REPORT

Youngstown, Ohio,.....
Shipment of your Order No.....in.....
Car.....passed.....
Date.....
Consigned to.....
Remarks:

THE BRIER HILL STEEL COMPANY,
Traffic Department

All these report forms after No. 1 are handsomely printed in blue and gold and command the attention of a pleasing, artistic novelty.

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3. Can you explain the difference between Floating and Capital Liabilities?

4. Can you define Capital and Revenue Expenditures?

5. Can you give the average rate for Depreciation of Buildings, Machinery and Patents?

6. What is the difference between a Bal-

ance Sheet and a Statement of Assets and Liabilities?

7. What are the advantages of a Departmental Trading account?

8. What is the Turnover?

9. Why should percentage be calculated on Turnover instead of on Sales.

10. What constitutes Loan Capital?

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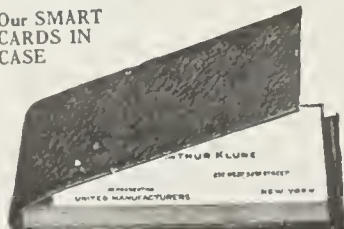
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886,000 Auto Owners, Per M	-	-	-	2.00
123 Auto Tire Mfrs.	-	-	-	1.50
267 Auto Truck Mfrs.	-	-	-	2.00
384 Advertising Agencies	-	-	-	4.00
514 Mfrs. and Jobbers Advertising Novelties	-	-	-	3.00
50,000 Agents, Books, etc., Per M	-	-	-	4.00
50,000 Agents and Canvassers, Per M	-	-	-	4.00
733 Amusement Parks	-	-	-	5.00
3,750 Department Stores	-	-	-	5.00
2,205,303 Farmers, Per M	-	-	-	2.50
1,976 Five and Ten Cent Stores	-	-	-	5.00
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Trade Circular Addressing Co.

168 WEST ADAMS STREET, CHICAGO

Established 1880



Painting of your order No. — was completed today.

A special feature is made of telling the customer frankly whether his order is progressing on schedule time through each mill department or is late, and if late, how many days. Columns headed "On Schedule Time" and "Delayed" are provided on the original form and all following reports carry information for transferring to one or the other of these columns.

As the day of promised shipment nears, the intelligent buyer, by referring to this form on his desk, can gauge pretty accurately by the schedule upon which his order has progressed and the number of operations ahead, as to whether or not shipment will be made on time or be delayed. If the order is running very late in the last operation and the buyer feels that he cannot await the greatly delayed material he has the privilege of cancelling his order. However, when any operation is late special effort is made to make up the lost time in following processes and the customer is so

advised. Thus an order may be three days late in rolling, two days late in painting and on time in shipping.

It can be seen that the plan serves a double purpose. Of great importance is the corrective influence on mill practice effected through the constant tracing by the Service Department of every promise order, and marking for the special attention of certain departments any orders delayed in a preceding process.

Best of all it "beats the customer to a kick." If there is a failing at the mill he knows it before he can suspect it. "How is my order coming along," or "Will you make shipment at time promised" are unnecessary questions because reference to his own record makes all this clear. He need not wonder, or hope, or worry—facts are at hand. There is no opportunity for differences, slight or otherwise, no need for bickering, forcing or use of the harsh word. Confidence replaces uncertainty and frequently unmerited suspicion. The customer is pleased and satisfied.



We are pleased to advise that your order No. — was shipped in car No. — via —

Credits and Collections in England

Methods Used by American Exporters to Secure Profitable Trade

By J. C. Rowley

SMALL trading between England and America does not usually remain small trading. It either increases to what may be termed large trading or diminishes and vanishes entirely.

The great danger of doing business abroad, with foreign importers, is the risk that is run by giving credit to firms about whose standing nothing really definite can be obtained. The only ways to avoid running the risk of a possible loss, and at the same time to develop a trade abroad, are as follows:

1. Employ a Mercantile Inquiry Agency in England to make all inquiries with regard to the standing of a possible customer, and allow just as much credit as the result of these inquiries may justify. This is by far the best method if direct trade is wanted. For an annual subscription of about three guineas—fifteen dollars twelve cents—fifty inquiries can be put through an agency. These are answered generally with accuracy and despatch.

2. Export all goods through an American Export house or agency in America.

In writing to advertisers, please mention BUSINESS

and settle all accounts with them. Sell the goods direct to the exporters; that ends the manufacturer's responsibility. He gets a slightly smaller profit, but eliminates all risk. Supposing a buyer in England writes for something made in America, desiring credit, this is one way of dealing with him: Take the order to an exporter, and effect a sale through him. He will, of course, have agents abroad who can make inquiries for him, and he will be willing to take the risk.

3. Get a well-established American firm—not in competition—in London to act as middleman, and manage the sales. The responsibility of allowing credit and collecting debts would then rest entirely on this firm's shoulders, payment being made to them as commission on actual receipts. This would doubtless be more expensive than the last mentioned method (2), but it would be better if you had an idea of developing your trade in the future in export markets, as the middleman would naturally wish to increase his commission.

4. Send goods direct to Customs House at a port with bills of lading, goods only to be delivered to consignee on payment of spot cash. This is the most expensive method, and the most risky. You may find your goods dumped at a port, uncalled for, and then in addition to duties, storage rates, etc., have to pay for their return home, with only a faint chance of the recovery of expenses by law.

Some slight risk of bad debts must be expected and undergone. You can't trade with a foreign country without it, unless by exporting through a middleman who manages the sales on his own look-out, but you can minimize that risk by having a personal representative; you can lessen it by employing a Mercantile Agency of good repute.

Debts can be collected by:—

a. A lawyer; the name of a good and trustworthy person being obtained from any leading mercantile house in Great Britain, or an American house already established there. He would, of course, require a fee, but debt collection *can only* be made by a lawyer well-up in the law of debt recovery, and one who is on the spot. Most big English firms are always ready to recommend a suitable man for this purpose to any responsible inquirer.

b. A firm in Great Britain of standing, either American or British, who would undertake collections for a suitable remuneration. This is a good plan, for such a firm could provide, at the same time, credit information, in addition to that obtained by the Inquiry Agency. It might, however, be a little more expensive, as presumably, the



What "Spring-Needle" Means

To those who appreciate good underwear

Cooper's "Spring-Needle" machines make a fabric of the highest quality, much preferred and much more expensive than that made on the old latch needle machines. These "Spring-Needle" machines are slower in operation and require more expert operators than the latch needle machines. The fabric produced is necessarily more expensive than latch needle fabric—the yarns have to be of a better quality—the gauge properly filled, and other things that go to make the fabric more expensive but that expense is what makes Cooper's so good.

Cooper's "Spring-Needle" machines have revolutionized the underwear business. Latch needle goods cannot be compared at all with "Spring-Needle" goods. The "Spring-Needle" fabric is much superior in every way—more elasticity—better wearing—more comfortable and looks much better. There is absolutely no other make that can be compared with the genuine

Union Suits \$1.50 to \$5.00 per suit
Shirts and Drawers \$1.00 to \$3.00 per garment

Our Union Suits are all made with the Closed Crotch under Pat. 973,200 issued Oct. 18, 1910

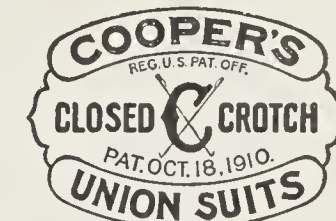
For we make the machines that make the "Spring-Needle" Fabric

The very high reputation obtained for Cooper's "Spring-Needle" knit underwear has caused some manufacturers to advertise "Spring-Needle" goods made on Cooper's "Spring-Needle" machines, when 90% of their output is from the latch needle machines. *This is not fair to us nor to the consumer.* The only safety for the purchaser is to insist on the proper Cooper label shown here. No other mark. No other sign; just this one and it's on all the genuine. We can't make latch needle goods because we have no *latch* needle machines and cannot make the mistake of occasionally placing a ticket on the wrong garment.

No one else in the world can make a fabric "just like" Cooper's. We make all grades and all good dealers carry them. It's worth while to try and get them.

COOPER MANUFACTURING CO.
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Your Office, Factory and Home

should be floored with **SANITARY COMPOSITION FLOORING** because it is fire-proof, water-proof, wear-proof, almost noiseless, easy to walk or stand on, non-slipping, absolutely sanitary, easily cleaned, inexpensive.

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sells for 15 cents per square foot, as cheap as first-class linoleum. Write us for sample and descriptive literature.

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Address: **L. G. LEWIS, G. P. A.**, Detroit, Mich.
Philip H. McMillan, Pres.
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Detroit & Cleveland Nav. Co.

firm itself would employ a lawyer to make the actual collection.

c. A personal representative in England, single or shared by two or three American firms, who would manage all districts of the United Kingdom, an easily covered territory. But, of course, it is probable that careful inquiries from a reliable Agency, and a little sound circumspection, will nullify the possibility of many such debts. If a firm is in good repute, it will fulfill the terms of a contract and send money

direct on receipt of a reminder note as to expiration of days of credit—exactly similar to a direct cash transaction.

These remarks will make it clear that:—

1. In beginning *direct* trade abroad, slight losses must be anticipated.

2. A mercantile agency is the best, cheapest and quickest means of getting information of all kinds.

3. A lawyer, recommended by a firm already established in Great Britain, is the best person to collect debts.

Dividends From Time Off

(Continued from Page 8.)

"My letters began to pull higher results immediately. I had always been considered a cracker-jack letter writer, and my mail sales record put me among the top-notchers in our department. Inside of two months I set a new record for myself, which overtopped the old record by twenty-eight per cent, which was considered phenomenal.

"I've never spent such an enjoyable as well as profitable vacation in all my life, and this year I am going to duplicate it. I've a hunch that the boss is going to make me chief correspondent in the fall, and I figure that by adding to my knowledge of country life I can run up my present record still higher, and thus give him what we sales writers call 'stimulus to act.'"

The Public Accountant to the Rescue

IT IS no child's play even to sell goods that can be seen, felt or tasted, and the proposition of selling something that can be classed under none of these headings is exceedingly difficult.

One such proposition is land located in a distant part of the country. Any experienced land man will tell you that he is really selling faith. For unless he can induce the prospect to believe in him implicitly, no sale will result. This is the reason why land men selling farming properties in distant parts of the country, run special excursions to the land. They find that their greatest sales clincher is to take the prospect on the land and let him see exactly what he is getting for his money.

But for many reasons prospects who are seriously considering the purchase of land are often unable to take the time to make the trip. A land company selling a large area in one of the southern states, for example, had for several months been waging a heavy advertising campaign, and as a result had developed a large number of live prospects. But most of these prospects were unable to take the time to visit the land, and, until they could actually see what

they were going to get for their money, held off buying.

A public accountant practicing in the city boarded at the same place as the manager of the land company. During one of their frequent business talks the land man told his troubles to the accountant, and remarked that he wished he had some way of impressing the genuineness of his proposition on the prospects without their taking a trip to the land.

In three weeks the accountant was scheduled to start on his annual vacation. He had about decided to take a trip through the northwest. He did some quick thinking, and made a proposition to the manager of the land company that he would be glad to change his plans and go to the southwest instead, to investigate local conditions thoroughly and make an individual report to each of the land man's prospects. For his services he was to receive a certain commission on all sales that resulted from prospects then under consideration.

This offer was quickly accepted. Then the manager of the land company wrote a personal letter to each prospect explaining that Mr. Blank, one of the best known local public accountants, would shortly personally investigate the land for the benefit of local persons who were interested in it. Each prospect was invited to take dinner in a private room of a local hotel to meet the accountant personally, and to take up with him any matters he wished looked into especially.

While in the southwest the accountant had a local photographer take a number of photographs of the land, showing crops actually growing, local geographical conditions, water supply, etc. He had the local photographer place his imprint upon and personally sign each photograph before a notary public. To the signatures he added his own, together with the date on which the photographs were taken. He also obtained testimonials from satisfied buyers who were already living on the land.

In writing to advertisers, please mention, BUSINESS

On the accountant's return home he had the land man call a meeting of the prospects, on which occasion he told them of what he had seen on the property. He also submitted the original testimonials and photographs for the personal inspection of all present, and backed this up with a strong endorsement of the value of the land.

Eight of the prospects who were wavering between decision and indecision immediately signed contracts aggregating \$15,000 in value. Within a month ten more prospects signed contracts for tracts of various acreages, totaling \$12,000.

As a sales closer, the signed statement of the public accountant, together with the signed photographs, proved one of the most effective the land man ever used. As a result of this material he is now able to make quick sales to persons who have never seen the land, who otherwise would have held off indefinitely until they had a chance to visit it personally.

As a result of his business-vacation trip the accountant netted over a thousand dollars, and in addition to this made a number of connections of great value to him in his profession.

A Source of Revenue "On the Side"

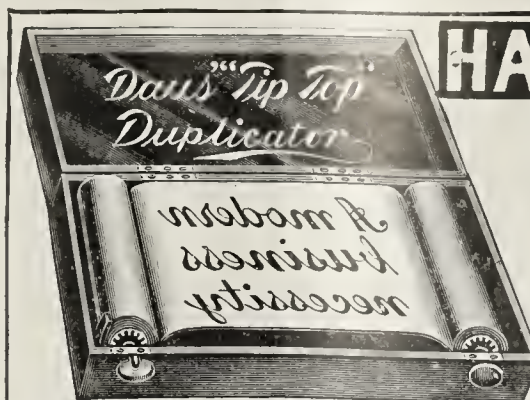
SOMEWHAT similar to this is the case of a young bookkeeper who, like other young men, had felt the call of Opportunity in a new country.

At this time the Canadian land boom was on—and is still on, for that matter. So wonderful were the stories of success in the new land, that drifted back to those who stayed at home, that they seemed hardly believable.

Local interest in Canadian land was tinged with disbelief. This bookkeeper decided to spend his annual vacation in taking a trip through the Canadian northwest. He obtained permission from his firm to take an extra two weeks in addition to his regular two weeks' vacation, making a month in all. He drew his small savings from the bank and obtained a special home-seeker's ticket to the northwest. He went straight to Winnipeg, and from there visited a number of boom towns that have sprung up almost overnight.

Each night on returning to the hotel he wrote out an account of his experiences during the day, with which he embodied as much accurate data on local conditions as he could obtain.

On returning home the bookkeeper had a local form-letter firm duplicate several hundred copies of this complete report, which amounted to around 20,000 words. He then ran a small classified advertisement in a carefully selected list of newspapers, offering a copy of his report for a dollar.



HAVE YOU GOT ONE

We mean a DAUS IMPROVED TIP TOP DUPLICATOR that ideal assistant, always ready, when you want to quickly make clean, clear, perfect duplicates of manuscript, form letters, reports, etc.

100 Copies from Pen-written and 50 Copies from Typewritten Original.

Complete Duplicator, cap size, with our new "Dausco" Oiled Parchment Back negative roll. Price, \$7.50, less special discount of 33 1/3 per cent., net.

\$5

But we don't want your money until you are satisfied that our machine is all right, so if you are interested just write us to send it on **TEN DAYS' TRIAL WITHOUT DEPOSIT**

That's fair enough, isn't it? Then send to-day. Circular of larger sizes upon request.

FELIX B. DAUS DUPLICATOR CO., Daus Bldg., 111 John Street, NEW YORK

OVERSOLD

The influx of re-orders from satisfied users of BYRON TYPEWRITER CABINETS resulted in our being oversold to the extent of several months' output. We have, however, more than doubled the capacity of our plant so that we are now able to take care of your order with little or no delay.

Write for Catalog and learn how

BYRON TYPEWRITER CABINETS

Increase Stenographic Efficiency

Then you will not wonder that we were swamped with orders

The illustration tells the story—convenience is the keynote—everything at the fingertips.

Made in all wood finishes—occupies (when closed) 20 x 42 inches. Price ridiculously low, everything considered.

Byron Typewriter Cabinet Co.

99 Shelby Street DETROIT, MICH.



WHEN OPEN—
Everything at the Finger Tips
WHEN CLOSED—Everything Protected

Help Yourself to a higher Salary

Learn Paragon Shorthand at home. The demand for young men and young women stenographers is tremendous—salaries big—advancement certain.

The biggest man in business says,—"If a person has native ability, a knowledge of Paragon Shorthand will put him next to sure success."

Paragon Shorthand

"7 easy lessons, learned in 7 days"

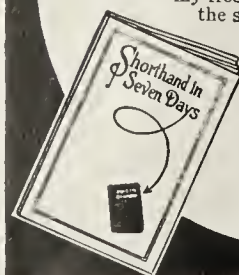
is not a fad-system, but absolutely the shortest, quickest, most-easily-written, most-easily-read shorthand ever invented. It has stood the test of time. Its writers,—(prominent court reporters, private secretaries to way-up men, and high-priced stenographers), dot the globe.

A Wisconsin High School teacher writes:—"Having taught 3 or 4 of the old systems for 15 years, I am compelled to introduce Paragon in our High School as the students demand it. I predict that inside of ten years it will be the Universal system."

Step into your future now. Paragon is so simple you can learn it, in your own home, in a week. No doubt about it. The cost is very, very little. Let me send you my free book "Shorthand in 7 Days." It tells all about Paragon and the success of Paragon writers in the employ of Governments and Big Business. This is your opportunity. Heed that inclination! Write me.

A. Lichtentag, Pres., PARAGON SHORTHAND INST.
1431 Camp Street, New Orleans, La.

If you are a stenographer now writing one of the ordinary systems, investigate Paragon. Let me prove how Paragon will give you greater speed—positive accuracy—and larger opportunities. Write me freely.



DO IT!

A. Lichtentag, Pres.,
PARAGON SHORTHAND INSTITUTE
1431 Camp St., New Orleans, La.
Send me your book "Shorthand in 7 Days," and full particulars regarding your home-study course in Paragon Shorthand.

Name
Address
City
State



"Tenement Tommy" Asks for A Square Deal

HE lives in New York's stuffy tenement district, the most congested spot in America.

In his sultry three-room home there is scarcely space to eat and sleep. His playground is the blistering pavement of the ill-smelling streets, hemmed in by scorching brick walls.

No trees, no grass, not even a whiff of fresh air,—in the only world Tommy knows. Ash cans are his background, and the rattle and roar of traffic his environment.

Tommy's widowed mother is broken with worry; his sisters and brothers are as pallid and frail as he. The winter struggle has sapped their vitality. They are starving for air.

No medicine will help Tommy. What he, his mother and the other children need are: a chance to breathe something pure and fresh,—a taste of sunshine and outdoor freedom,—an outing in the country or at the seashore.

But between Tommy and his needs stands poverty, the result of misfortune. He must suffer just as if it were all his fault.

And that is why Tommy appeals for a square deal. Nor does he wish you to forget his mother, or his "pals" and their mothers,—all in the same plight.

This Association every summer sends thousands of "Tenement Tommies", mothers and babies to the country and to Sea Breeze, its fresh air home at Coney Island. A dollar bill, a five dollar check, or any amount you care to contribute, will help us to answer Tommy's appeal.

Send contributions to Robert Shaw Minturn, Treasurer, Room 204, 105 East 22nd Street, New York City.

NEW YORK ASSOCIATION FOR IMPROVING
THE CONDITION OF THE POOR

R. FULTON CUTTING, President

SUGGESTIONS

A lawn sociable by your class, Sunday School or Club.

A card party at your summer hotel or camp.

A subscription among your friends.

it is no easy task for him to obtain a try-out on a regular salary.

This was the condition in which a clerk in a large manufacturing plant found himself. He knew that he possessed selling ability—had discovered it in his business dealings—and, after all, salesmanship is nothing more than the ability to induce the other man to think your way.

His repeated requests to the sales manager to be put on the road had received a deaf ear. "Some day I will give you a chance," this gentleman replied, "but right now we are not taking on any but experienced salesmen."

The clerk resolved to get experience in salesmanship by hook or crook. At first he tried selling goods in his spare time, and met with some success. Encouraged by this, and to still further test his selling ability, he decided to spend his annual vacation in selling goods. A few weeks before his vacation he noticed an advertisement in a local newspaper for salesmen to sell an office appliance on commission. He explained to the firm that he merely wanted to sell their goods during his vacation and arranged with them for a territory in a nearby town.

Three days passed before he made a single sale. Then, with the renewed confidence and enthusiasm that comes to every salesman right after his first sale, he persisted with increased energy and made three sales the following day. The next day he made five. His daily average for the balance of the two weeks was three sales a day.

On turning in his samples at the end of his two weeks' vacation, he obtained permission from the office appliance firm to retain carbon copies of all the orders he had obtained. He also induced them to write him a letter stating that his two weeks' record as a salesman was above the average and that they firmly believed that with a little more experience he would develop into a high-grade salesman.

On returning to his regular job the young man presented this letter and the carbon copies of his order-blanks, to the sales-manager of his company. He followed this documentary evidence of his selling ability with, "Mr. Blank, you told me a few weeks ago that you would give me a chance as a salesman if you knew that I could sell goods. I have now proved to you that I can sell goods so that you are taking no chances on me."

This interview resulted in the young man obtaining a position as assistant sales-manager in one of the company's branch offices. His record in this capacity at the end of six months was so good that he was made manager of a branch office in another part of

Returns came immediately. At the start he put all his profits back into advertising, and soon reached a point where his advertisements were being published daily in several hundred newspapers in various parts of the country. He then made it a point to bank one-half of all daily receipts, the other half he spent in continuing his advertising. At the end of six months from the date he started to advertise, his total receipts ran to over a thousand dollars, and his proposition seemed good for several months more, at least.

Producing the Necessary Evidence

IN nearly every large office are routine employes who hunger to go on the road for their firm. But in most cases their employers turn a deaf ear to their requests, as they know it costs money to make a salesman out of a clerk. They prefer that someone else stand the cost of the several weeks or months of non-productive work that is the lot of nearly every man when he first goes on the road. Nowadays unless a man shows a special aptitude for salesmanship,

In writing to advertisers, please mention BUSINESS

the country. Today he ranks as one of the company's finest regular producers.

ENTERPRISE and imagination stand out strong in each of these little stories. These men who won advancement and money rewards did not sit down and bewail their fate or wait for Opportunity to be brought to them on a golden platter. Instead, they looked at the world through the spectacles of constructive imagination and formulated plans to fit in with their present conditions. Then they *worked* and *stuck to the job in hand*. Such a combination as this wins out under all conditions. Here is the formula: First, decide on what you want—opportunities in your present line, or in another field; second, deal with your conditions as they *are*—not as they *might be*; then use your imagination constructively to make the second bring you the first. Back this up with enthusiastic effort and you'll find you have a veritable Aladdin's lamp that needs only to be rubbed with persistence to bring forth almost anything you want.

The Sterling Silver Store

(Continued from Page 10.)

The idea never worked. I still have some of the forks and would be glad to get rid of them, if I thought I could do so without hurting my present sales system. If one had a stock of all the patterns made, his line would hardly be truly representative. His store would be more like a museum. People go to the museum out of curiosity, and do not object to having their senses bewildered by a profusion of objects. But, they go to a store to buy, and the buying instinct is apt to become scared, and hide itself, if the senses are muddled by the sight of many different things.

Better than a representative line is a representative store. If a jeweler is going to sell sterling silver, he and his store and his help should look the part. He shouldn't talk of art and refinement and romance—which are all suggested by this commodity—if his floor is dirty, his showcases dusty, his silver blue. I carry my entire sterling stock in individual chests and recommend others to do the same. By selecting a few patterns, and keeping them in separate chests, one has complete outfits from which he can supply the proper gift whether its value is one dollar or five hundred dollars.

On the walls of my store, if you were to visit it, you would see displayed engravings of "A Galloping Horseman," "The Battle of Lexington," "The Boston Tea Party." These scenes all have a close association with my leader pattern. They lend my store an air of romance, give it a historical

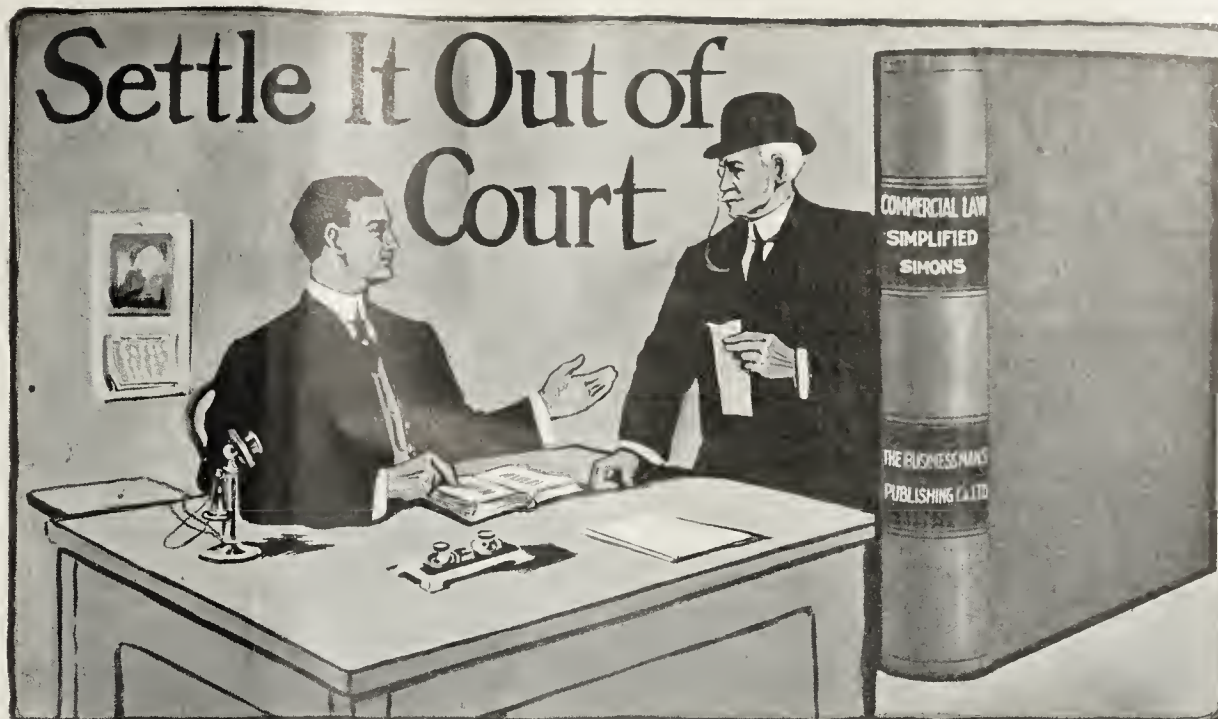
setting, and help to make it truly representative. The representative store helps promote sales.

The Follow-up Idea

IF a dealer knows his story well, his ideas will predominate; he will mold his customer's decision, and will sell her THE pattern rather than just a pattern. There is much to be learned about the silver art. What do many jewelers do when a customer says a pattern is too plain? They show her a fancy one, and, if that is too fancy,

another plain one. If it is too high priced, they bring forth a cheaper one. This is not exactly what one likes to think of as salesmanship.

We use two main arguments to convince our customers they ought to buy sterling ware. First, they ought to buy it for economy's sake; and, second, because they will take a pride in its ownership. Sterling silver lasts forever; the life of even quadruple plate may be measured by a few years. What housewife, who owns a few pieces of sterling will not get them out when com-



That's the purpose of **COMMERCIAL LAW, Simplified**. It helps you avoid and keep out of legal tangles. It will prove a constant guard over your private personal and business affairs.

There is not a word in **COMMERCIAL LAW, Simplified**, but what can be easily understood by every business man; no glittering generalities, technical words or phrases beyond our understanding.

It is written for **YOU**, Mr. Business Man, so that you may be able to solve immediately any legal question or problem which may arise.

This book is arranged in question and answer form, which is an entirely new departure in the arrangement of business books.

COMMERCIAL LAW, Simplified,

CONTAINS:

- The Statute of Limitations in every State and Territory in the Union.
- Eighty pages of Legal Forms.
- The Complete Digest of the Incorporation Laws in every State.
- The Legal Rate of Interest of every State.
- 695 Legal Questions and Answers for the Accountant and Auditor.
- 1,556 Legal Questions and Answers for every Business Man.
- In fact there is no question in Business Law that Commercial Law, Simplified, will not give you an intelligent, immediate and correct answer.
- The price is \$3.00, bound in Buckram.

TAKE ADVANTAGE OF THIS FREE EXAMINATION OFFER.

Send us \$3.00 for a copy of **COMMERCIAL LAW, Simplified**, for a **FREE** ten days' examination, and if at the expiration of that time it does not prove satisfactory we will refund your money. Fair enough, isn't it?

THE INTERNATIONAL ACCOUNTANTS' SOCIETY
DETROIT, MICHIGAN

In writing to advertisers, please mention BUSINESS

Why Write Letters the Way Your Grandfather Did?

Modern stenographic methods give mechanical perfection, but if your letters are to serve the full purpose for which they are written, they must have the human touch, "the punch," in other words.

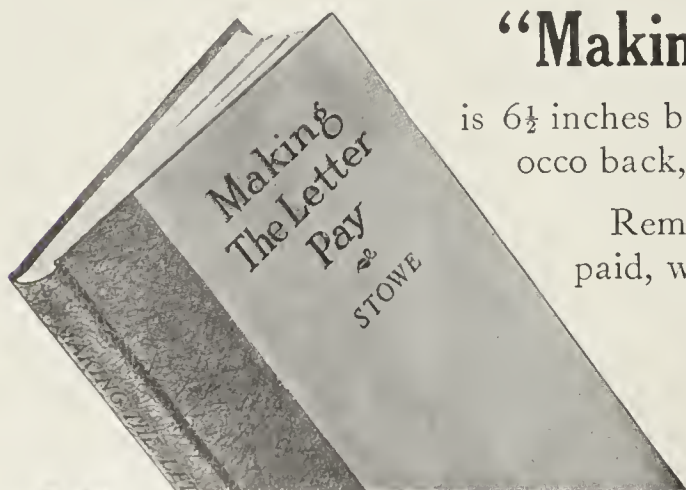
We have progressed a long way from the ink horn and quill pen. You should have up-to-the-minute knowledge on how to handle correspondence problems; how to make your persuasive appeal convincing enough to pull people to your way of thinking.

"Making the Letter Pay"

By A. PETER STOWE

is a book of 106 pages; each book crammed full of correspondence ideas. The book is just off the press, and, as a special introductory offer you may secure it, postpaid, **for \$1.00**

If you want to know more about Sales Letters, Collection Letters, Letters of Complaint and Business Correspondence in General, here is your opportunity; \$1.00 brings this wonderful book to you, prepaid.



"Making the Letter Pay"

is 6½ inches by 9 inches, bound in green Morocco back, with red silk cloth sides.

Remember, our offer of \$1.00, postpaid, will be withdrawn in a short time.

This is but a Special Introductory Offer

Use the coupon below.

COUPON

The International Accountants' Society
Detroit, Mich.

Gentlemen:—Kindly send me, all charges prepaid, copy of "MAKING THE LETTER PAY." I am enclosing herewith \$1.00 to pay for the cost of same.

NAME _____

ADDRESS _____

CITY _____

STATE _____

In writing to advertisers, please mention BUSINESS



ARMAND BOTH

pany comes, and, if she gets the chance, gladly talk about their beauty and value? In Colonial times the family silver was an evidence of stability; it was passed down from one generation to another, and prized as an heirloom. The silver that is bought today, if it is of the right quality and uniform style, will be just as ardently cherished.

If I sell a customer sterling ware, I have good reasons for believing that she will come back and buy again. I shall never feel ashamed to see her back, no more than would the furniture dealer who sells his customer solid mahogany.

I try to make each of my salesmen feel that the goods we are selling are the best in the world and to saturate him with the sterling silver sales idea as I have conceived it. I have frequently held school evenings in my store, and studied the patterns with my clerks, going over the history, commenting upon the designs, learning each piece thoroughly and its price.

Securing Information

THE society notes of the daily papers give me clues to weddings, anniversaries, and other functions where gifts will be in order. From such sources, as are at my command, I obtain the names of those who will be present, and circularize them. On one occasion, when a large church wedding was to be held in my neighborhood, one of my customers, who had been invited to attend, checked off for me in a church directory the names of all whom she thought might be asked to go. My sales for that wedding were very heavy.

For five years now I have been developing this cumulative selling scheme; building my business around the follow-up idea. I am satisfied to sell jewelry to the transient; to my home folks I sell sterling ware. I have, I think, succeeded in lifting my silver out of the merchandise class, and given it an artistic standing. I have popularized "The Sterling Silver Store." My scheme is not new, but it has been ignored by most jewelers because results come slow at first, and it costs something to get started. Small profits must be accepted in place of large ones; the sales of the jewelry department must be permitted to dwindle. However, if one is building his business for tomorrow, he must make these sacrifices at the outset. That they will all be made good, and much more, if he builds well, is equally certain. I, myself, believe a great revival is coming in sterling silver—one that will make the hand-painted china, cut glass, and brush brass epoch seem but mere incidents. From such a revival the merchant, who has inaugurated the cumulative selling scheme, will reap a rich harvest.

THE CLEARINGHOUSE

A Department of Business Ideas, Information and Discussion as Presented in Other Magazines

HENRY WILLIAMS, U. S. N., writing in the *Engineering Magazine*, says that the wasting away by corrosion of structures made from steel is the one consideration most prejudicial to the use of that material for structural work. Particularly where steel is exposed to the action of salt water, the corrosive effect is most marked and disadvantageous, and there is at the present time no known method of protecting indefinitely from corrosion, structural steel exposed to the action of moisture, except possibly that of bedding it in cement that has been waterproofed effectively.

Protecting Steel from Corrosion

At the present time there are a large number of so-called protective paints for steel, of widely differing compositions and characteristics. But it is a self-evident fact that all cannot be equally effective, nor can any one of them be effective under the different conditions likely to be met. It would seem, however, that protective materials for structural steel should take rank among the most important of engineering materials, and if at some future time a large building collapses through the corrosion of its steel structure, as some persons consider to be within the limits of probability, the question will receive the attention it deserves now and does not receive.

Undoubtedly there are isolated cases where paint chemists are studying the question of a protective paint for steel structures, and where manufacturers are producing scientifically designed paints which do offer protection to steel work under the special conditions for which they are intended. In spite of these isolated cases, the large question of protecting structural steel from corrosion under all conditions is unanswered, and little progress has been made towards a full solution of the problem. Steel railroad bridges in locations exposed to the brine-drip of refrigerator cars are corroding rapidly, and maintenance-of-way en-

gineers are experiencing difficulty in finding paint for these bridges that will not perish in a few years. It has been stated that linseed-oil paints will not last more than three months under such conditions. In many locations stringer and floor-beam web plates of railroad bridges have about twenty-five per cent of their thickness corroded away despite annual cleaning and painting. The great bridge over the Firth of Forth is exposed to heavy fogs and salt

sixty thousand offices give it opportunities for transacting public business that no other department has and it is already called the "people's department" and ought to become more and more so. In a recent editorial he urged the adoption of a scheme that ought to mean quite a little to the business men.

Insurance a New Postal Facility

As a result of careful investigation it has been found, he says, that those who send out stamped return envelopes stand to lose 90 per cent of the stamps. Nevertheless, more than 100,000,000 return envelopes and postal cards are annually sent through the mails in this country, and the number would be largely increased if the business men had some assurance that they would receive a reply for every two cents expended. In fact, it is estimated that the revenue of the postal service could be increased by \$20,000,000 annually.

The plan which has been evolved permits the person wishing to use stamped return envelopes to make a deposit to cover the number of stamped envelopes which he intends to send out. The stamped envelopes are purchased from the government and bear the name of the firm sending them out. The envelopes bear a peculiar stamp—one easily recognized in sorting letters—and the line "This stamp is void if the address is changed."

The receiver has simply to put in his reply and mail the envelope. At the sending office the stamp is canceled like any other stamp. But at the office of destination these envelopes are not delivered with other mail. They are set aside and the addressee is notified to call for them.

When the business man wants to send out letters under this plan, he pays a deposit to cover the total expense of the envelopes, but he is permitted to let this deposit stand to cover future business, and can pay for the postage on such letters as he receives. After a sufficient time has elapsed he can get his deposit back.



Copyright Underwood & Underwood

Scotland's pride—the great bridge over the Firth of Forth.

moisture from the North Sea. To keep it clean of corrosion and painted requires the continual work of a force of not less than forty workmen.

F. W. FITZPATRICK of Washington, D. C., believes that the Post Office is the one branch of the Government with which people are in daily contact. Its

Classified Advertisements

ADVERTISING SPECIALTIES

GET A VANADIUM STEEL RAZOR if you want the smooth, velvety shave that can only be obtained by the best. To introduce, I will send one for only \$1.50—regular price \$3.00. Satisfaction guaranteed. M. G. Campau, Box 816, Detroit, Mich.

AGENTS WANTED

AGENTS—WONDERFUL OPPORTUNITY—ACT QUICK. Sell "AMBREW" CONCENTRATED BEER EXTRACT. Makes genuine beer by adding water. Strictly legal. Enormous profits—large sales. Send postal today and we'll show you how to make money quick. THE AMBREW CO., Dept. 1678, Cincinnati, O.

AGENTS—PORTRAITS 35c. FRAMES 15c. Sheet pictures 1c. Stereoscopes 25c. Views 1c. 30 days' credit. Samples and catalog free. Consolidated Portrait Co., Dept. 1366, 1027 W. Adams St., Chicago.

BOOKS

WE WANT IMMEDIATELY, the following books which are now out of print. Send us your prices: Title—Bookkeeping, by John Mair, Perth 1768; Italian Double Entry Bookkeeping, by Matteo Mainardi, Perth 1632; Italian Double Entry Bookkeeping, by Don Angelo Pietra, Perth 1586. The Business Man's Publishing Co., Detroit, Mich.

BUSINESS OPPORTUNITIES

Turn Your Spare Time Into Money

WE ARE manufacturers of patented specialties and with our 10 years' experience in the Mail Order Business are in a position to start you on a sound basis. Everything furnished; large profits; small investment; quick returns; no canvassing; \$15 and more weekly easily made at home; personal assistance, free advertising and new ideas assure your success. Send for positive proof and free booklet, "Mail Order Facts."

Pease Mfg. Co.

68-70 Broadway, Dept. A-8, Buffalo, N. Y.

START AN EASY AND LUCRATIVE BUSINESS. We teach you how to establish a successful collection agency and refer business to you. No capital required. Little competition. Rare opportunities. Write for "Free Pointers" today. AMERICAN COLLECTION SERVICE, 565 State St., Detroit, Michigan.

USE YOUR SPARE TIME to build up a mail order business of your own. We help you start for a share in profits. 27 opportunities. Particulars free. Mutual Opportunities Exchange, Buffalo, N. Y.

STOP MAKING OTHER PEOPLE RICH. Start a mail order business of your own and earn \$50 to \$250 a week. I made \$50,000 the first five years with a small mail order business, \$10,000 the first year. Began with \$5. No matter where you live I will show you how to start small in your own home, in spare time, evenings, at first. Experience unnecessary. NO CANVASSING. Send today for my illustrated free booklet. It tells how I can help you. Heacock, A-5228, Lockport, N. Y.

A PRACTICAL PERSON may earn \$100 monthly collecting money by a positive simple mail method. For particulars, address Western Collection Co., Inter-state Dept., 268 Market St., San Francisco, Cal.

ASK BODE! About buying, selling, ad-writing, "anything." Get acquainted now! Bode, 561b Main, Hartford, Conn.

DIE MAKING AND METAL STAMPING

WE MAKE DIES, metal stamping and do plating. Manufacturing new patents our specialty. J. Edgren Mfg. Co. Mt. Pleasant, Ia.

FOR THE HOME

RUSSELL SEWAGE DISPOSAL SYSTEM. 607 Marquette Bldg. Chicago, Ill. Disposes of Sewage; discharges clear, harmless water, without odor. Installed in basement or outside.

FOR MEN

SEND 12c FOR "SEXUAL PHILOSOPHY," CLEANEST, BEST, most instructive sex manual published; teaches, not merely argues; write today. "HEALTH-WEALTH." Publishers, Lawrence, Massachusetts.

FOR SALE

FOR SALE—Hunting dogs of all qualifications, also Watch and Pet Dogs. Puppies of all varieties in existence. On receipt of 10 cents we mail the most handsome, comprehensive, descriptive and illustrated catalogue in existence of 49 breeds of dogs, several breeds of swine, sheep, rabbits, ferrets. Poultry and Pigeon price list free. C. L. B. Landis, Dept. 109, Reading, Pa.

THE biggest job ever handed out by Congress is not the Panama Canal, as most people believe, but the Railway Valuation Act, which is now law and actively under way. Commenting on this

The Biggest Job in the United States

huge task, the *Engineering News* says editorially that it involves a larger amount of engineering work and a larger outlay of money for engineering services than the great job at the Isthmus.

This immense task is to be done under the general supervision of the Interstate Commerce Commission, who is authorized to employ such experts as are deemed necessary. It has been unofficially stated that no less than 20,000 applications were received for positions, and that all subordinate positions are to be filled through civil service examinations. The Commissioners have already announced the appointment of five engineers, who will have charge of the organization of the staff and later have the direction of the field and office work.

THERE is now a powerful national association of advertising men, working vigorously through their Vigilance Committee to put an end to structural, deep-rooted and widespread evils,

Routing the Fake Advertisers

tempt. It has evolved a code which is intended to legalize its acts and thus gradually bring about a radical change in the environment that produced it. When this is accomplished, and truthfulness and trustworthiness take the place of lying and deception, the activity of its members will cease because no longer necessary.

Those who are endeavoring to stop the victory march of the Vigilance Committee have thrown in the way the word "knowingly." No one should be punished, according to their standard, unless it can be established beyond a reasonable doubt that he has lied with malice and intent. But we should not forget that when the lying advertisement has done its perfect work and the victim is dead or bankrupt it makes no difference to him whether the author of his effacement was malicious or only maudlin.

The "knowingly" dust was often thrown into the eyes of those who made the early food laws, and such laws were farcical. The wily adulterator and debaucher wants no better protection than that one word. When that is in the law he knows he is immune.

In writing to advertisers, please mention BUSINESS

AFTER centuries of slumber China has ceased to be stationary, and is yielding to an irresistible forward movement, says the *American Banker* editorially, in commenting on a recent address

Investment Opportunities in China

by William J. Calhoun, former American Ambassador to China.

The entire population of the Empire thirsts for the absorption of modern civilization. The Chinese people see what has been accomplished by Japan and desire to do likewise. Nearly fifty years ago the Japanese were made to move forward by their young Emperor and the Empire survives because it is in harmony with national sentiments. In China the Empire was identified with torpor and when the Government declined to lead the people in the path which they desired the Government was overthrown as an odious obstacle to progress.

With the triumph of modernism as the dominant note in Chinese policy the Empire which has come down to the present day from a remote past becomes a limitless field for industrial, commercial and intellectual expansion. An area larger and more populous than the habitable part of Europe is waiting for development and American capitalists and business men can find in the Far East abundant opportunities for their highest efforts. Sixty thousand miles of railroad are needed at once, while gold, silver, iron and coal are found there in abundance, and the fertile soil of many provinces affords untold opportunities for agriculture.

In this oldest of nations the first steps in civilization were taken a thousand years before Romulus and Remus, the fabled builders of Rome, were nursed by the mythical she wolves. The lateral canals by which large areas are irrigated were constructed over thirty centuries ago. American capital is called upon to aid in the development of a race that long ago evinced its possession of the highest genius and is only backward now because it is just re-awakening from a slumber of fifteen centuries.

THE railroad proportion of total security issues," says Pres. Geo. A.

Post of the Railway Business Association, "was in 1912 the lowest of the decade, while other corporations issued their highest; and the roads in 1912 issued more notes, which bear higher interest rates, than the issued stock and bonds combined. There is something the matter with railway credit."

Something the Matter with Railway Credit

Railroad notes, bearing various high rates of interest, rose from about \$187,500,000 in 1908 to \$319,000,000 in 1911 and to \$368,000,000 in 1912. Such railroad notes, a temporary expedient, exceeded in 1912 the output of railroad stocks and bonds combined by \$22,213,000.

Prof. William Z. Ripley of Harvard is quoted as saying that unless there is relief in the form of rate advances "the public is going to be denied the facilities and the accommodations to which it is justly entitled," and extracts from newspaper editorials are given to demonstrate that "whatever is the matter the country wants the Interstate Commerce Commission to find a remedy, in which there will be general and cheerful acquiescence."

It is desirable that shippers and the public shall appreciate the burdens of cost which have been and are being laid upon the roads, the greatness of the task which the roads must perform to meet their obligations to the public and the generous allowance which ought to be provided for doing, on the higher scale of operating cost, the vastly greater things demanded by the miraculous growth of our agriculture, commerce and industry.

"Traffic facilities have lagged behind. Even with the mild weather and unprecedented co-operation of shippers and railroads to expedite car movement in the fall of 1912, the net car shortage rose to 51,102, and the gross number of cars asked for and unavailable to 73,745. A winter of normal severity would undoubtedly aggravate this situation into a serious and perhaps a disastrous congestion. Traffic has grown faster than facilities and it is a perfectly proper function of administrative statesmanship for the Interstate Commerce Commission to heed public demand on that point."

COMMENTING editorially on this subject, *The Keystone* says that some form of curbing legislation to check the extension of mail-order business would seem to be necessary if the smaller

Taxing Sales of Mail Order Houses

town storekeepers are to survive. Impressive statistics on the subject state that, for the calendar year 1912, the combined net trade of the two big Chicago mail-order houses totaled over \$112,000,000 and that the total mail-order business of the country at this time aggregates \$200,000,000 per year. This great drain on the purchasing cash of the country most seriously affects the small storekeeper and it would seem that he is entitled to such legislative protection as Congress can give to him within the constitution.

THE United States stands third in the list of coal exporting nations, though clearly at the head of the list of the world's coal producers. The coal production of the world now averages 1,200 million long tons a year, of which the United States produces about 38 per cent; the United Kingdom, 24 per cent; Germany, 20 per cent; Austria Hun-

Coal in Foreign Trade

gary, 4 per cent, and France, 3 per cent. The amount of coal exported by the various coal producing countries is 170 million long tons a year, valued at 500 million dollars a year, and of this, 90 million tons is exported from the United Kingdom, 40 million from Germany, 27 million from the United States. Including the coal and coke exported to foreign countries and the coal supplied to vessels engaged in the foreign trade, the coal exports from the United States in the current fiscal year, which ends June 30, approximate 90 million dollars.—*Commercial America*.

THERE is something wrong either with the intelligence or else with the motives of those who talk about war

whenever a question comes up between nations that involves the interpretation of a treaty, says *The American Review of Reviews*. The people of the United States have no differences with those of any other country that could possibly justify even harsh language. There has never been the slightest reason to suppose that this country was on the verge of war with Japan. The Government and people of that marvelous island empire have always justly regarded the Government and people of the United States with the warmest attachment. And Japan should be strongly assured that the people of the United States take pride in her progress, rely upon her friendship, and fully believe that the welfare and prosperity of the one country must be of value to the other.

Within the course of one short generation, Japan has had some very hard problems to face, and she has met them with great courage. For one thing, she was the victim of a set of commercial treaties that were perpetual upon their face, and that were to her disadvantage as she grew in economic power and in national self-consciousness. These treaties permitted the European powers and the United States to send their wares into Japan at a very low fixed rate of duty. As the country developed, the treasury needed to collect larger revenue from imports, the new industries

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Classified Advertisements

(Continued)

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I WILL START YOU earning \$4 daily at home in spare time, silvering mirrors; no capital; free instructive booklet, giving plans of operation. G. F. Redmond, Dept. AD, Boston, Mass.

LABELS

5000 LABELS 2x1 1/4 INCHES \$1.50 IN ROLL FORM. Gum Tape machines. Write, LABELS, 12 W. 125th St., New York City.

LETTER SPECIALIST

LETTERS THAT SIDESTEP WASTE BASKETS are written by David B. Dane, Portland, Indiana.

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I NEED GOOD MEN—everywhere—part or all time—learn my business—make money with me—no experience needed—typewriter, desk and full outfit free. W. M. Ostrander, Dept. 13, 12 West 31st St., New York.

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WANTED—SALESMEN. Experience unnecessary. We teach you how in six weeks. Hundreds of good openings for our graduates. Write for particulars. Bradstreet System, Dept. 2, Rochester, N. Y.

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WRITE MOVING PICTURE PLAYS—\$10 to \$100 each. Constant demand. Devote all or spare time. Experience, literary ability or correspondence course unnecessary. Details free. Atlas Publishing Co., 333 Atlas Bank Bldg., Cincinnati, Ohio.

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RULED OR GOOD Bond Letterheads, Noteheads, Billheads, Statements, Business and Calling Cards, Blotters, Envelopes—6 3-4's and 6's—500, \$1.65; 1000, \$2.40. Special prices 3000 upwards. 500 Hotel Call Lists, \$1.75; 1000, \$3.00. Excellent Physicians' Diagnosis Blanks—sample 75c—applies first order. Sample Installment Bicycle Sale Agreement—15c. Merchants Sale Slips, 1000, \$1.45; 2000, \$2.50. George Stackpole, "Quality Printer," Dixon, Illinois.

GOOD PRINTING AT LOW PRICES, 1000 GOOD letterheads, envelopes, cards, billheads, labels, circulars, \$2.50. Samples free. Catalogues, booklets and circulars our specialty. FANTUS COMPANY, 521 S. Dearborn St., Chicago.

SALESMEN WANTED

SALESMEN CALLING ON MAIL ORDER houses and business concerns using a mailing list, to sell THE PATTON "ALL IN ONE" ENVELOPE; a mailing envelope, letter sheet, order blank, detachable coupons, sample conveyor, and return envelope "all in one." Commission on repeat orders insures a permanent income. Write for particulars, stating territory covered. PATTON ENVELOPE COMPANY, Pennsylvania Building, Philadelphia, Pa.

WANTED SALESMEN—Earn \$250 per month, sell dealers highly advertised article. Samples not necessary. ELATO COMPANY, Station L, New York, N. Y.

STAMPS—COINS—CURIOS

\$4.25 EACH PAID FOR U. S. Flying Eagle Cents dates 1856. \$2 to \$600 paid for hundreds of other coins dated before 1895. Send TEN cents at once for New Illustrated Coin Value Book, size 4x7. Get posted—it may mean your fortune. Clarke & Co., Coin Dealers, Box 128, LeRoy, N. Y.

TYPEWRITERS

SPECIAL SALES. ALL MAKES. Great saving. Guaranteed. Trial offer. Agents wanted. Office Supplies. Established 1887. Write for List No. 9. TYPEWRITER INSPECTION CO., 237 W. 4th St., Cincinnati, Ohio.

VENTRILOQUISM

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of Japan required protection, and the Government of the United States, recognizing the inherent right of Japan to full sovereignty, was willing to terminate the objectionable parts of these conventions.

After the war with Russia, the industrial situation in Japan was difficult, and thousands of men, discharged from the volunteer armies, were out of work. The steamship companies were only too eager to transport them across the Pacific, and employers all along the western coast of America found them available by reason of their skill and reliability. Thus arose the new situation, and the question that has now come up in California has to do with the ownership of lands devoted to agriculture and fruit-growing. In certain localities the owners of farms and orchards had become dependent upon Japanese labor. The Japanese, being both saving and ambitious, had begun to buy up some of the most advantageous land, and the people of California thought it best to check the movement in its early stages. It was the intention of our treaty with Japan to secure to Japanese business men in this country the right to hold property for their commercial purposes and for residence. The matter of owning agricultural lands was not mentioned in the treaty.

THE presence of carbonic acid to an extent in boiler feed water is extremely deleterious to the feed piping and also to the boiler itself, says T. A. Mighill, Ph. D., in *Stone & Webster's Public Service Journal*.

Detecting Carbonic Acid in Boiler Water

Even if present in a very small amount, its effect is evident in the piping carrying the heated water. If the amount be of the order of only ten parts of carbonic acid in a million parts of water, and the water otherwise very pure, the corrosive effect of the carbonic acid is enough to injure the piping, if of cast iron, to such an extent as to make it unsafe, if carrying the heated feed water under the boiler pressure, after a few years.

When a feed pipe system is corroding very fast, and analysis shows the water to be very pure, containing only a small amount of mineral matter, and not acid to the ordinary indicators, then the presence of carbonic acid is to be suspected. It may be in the water in the free state as dissolved gas, or it may be in combination with the carbonates of calcium and magnesium as the acid salts or bicarbonates, or it may be in both states. In either state, its effect in the heated water is to cause corrosion.

The method of detection is based upon a test proposed by Bruhns in the Centr.

Zuckerind. 19 464-5. He says that when a few drops of an alcoholic solution of phenolphthalein are added to a small amount of the suspected water, and then a small amount of precipitated chalk, and the whole well shaken, if the water be free from carbonic acid a pink color will be developed in a very short time. The principle involved is that calcium carbonate is slightly soluble in pure water to an alkaline reaction and that the solubility is diminished by the presence of carbonic acid.

IN handling the complaints arising from the shipments of some 20,000,000 tons of bituminous coal in the past 2 years, it has been found that over 50 per cent. of such complaints as were covered by analysis specifications, were caused by inaccurate sampling.

Commercial Sampling of Coal

In the chemical analysis there is little chance for error, says C. E. Scott, chief of testing department of the Consolidation Coal Co., Fairmont, W. Va., writing in *Mines and Minerals*, providing the work is done by a reasonably intelligent analyst.

Those who have considered their work well done, by sending samples to the best chemist available, have failed in their object, unless they have employed equal skill in the interpretation of the results so received. This interpretation depends on the knowledge of coal in general, together with a knowledge of the particular coal under examination and the detailed facts of preparation of the sample.

The size of the sample used in the laboratory is of necessity limited to a few grams of coal, pulverized to 80 or 100 mesh. This laboratory sample may represent 50 or even 500 tons. When originally taken it should contain large pieces and fine coal in their respective proportions. The limits of variation permissible in a coal analysis are narrow, and where the chances of error are so manifold as in the sampling of coal, the greatest care should be exercised.

"BUSINESS MEN are like all other good citizens, interested in human welfare," says Julia C. Lathrop, of the Children's Bureau in *The Nation's Business*, "but they perhaps appreciate

Business Men and Children

even more keenly than do other good citizens the difference between human efficiency and human waste. As the Children's Bureau is obviously intended by the terms of its organic law to aid in lessening human waste, its work should appeal doubly to the business men of America. If

conditions can be improved so as to save babies' lives, we shall have improved conditions that affect the lives of all. If effective work for babies can be done by the Children's Bureau, therefore, it will have an effect upon general welfare."

DR. HUGH P. BAKER, of the New York State College of Forestry, is authority for the statement in the *St. Louis Lumberman* that some fifty years ago New York led in the production of lum-

Progress of Forestry in New York

ber in this country, while today she has dropped to 24th place and there promises to be a continual downward trend in the curve of production until the great areas of state land are thrown open to careful cutting and more of the second growth now coming on is ready for the ax.

In spite of this rapid downward trend, nearly a billion feet of lumber was sawed during the past year. Every phase of the present status of both the forests and the lumber industry indicates that New York will eventually again take a leading place among the forest producing states of the country.

No state in the Union is more favorably located, climatically or otherwise, for the production of increasingly productive forests. There exists the right conditions of rainfall and soil and there is not an acre of so-called "waste land" that with proper care will not grow a valuable forest. There is absolutely no reason why the Adirondacks should not within the next 50 to 100 years be covered with as fine, if not finer forests than can now be found anywhere in the Black Forest or other forest regions of Europe. Market conditions are unexcelled as the Adirondacks and other great forest producing sections of the state are almost surrounded by water and easily accessible by rail.

The two problems which will confront foresters in putting the forest areas of the state under careful management are:

1. To obtain satisfactory reproduction of the right kind of species in the shortest possible time.

2. To increase the growth to the maximum amount which the soil and situation are capable of producing.

The excellent work which the Conservation Commission has been doing in the reforestation of burned and cut-over lands is of tremendous value experimentally. While the amount of planting in the aggregate is exceedingly small, yet it is a start in the right direction and will allow of comparisons of species and rates of growth which can be used to great advantage in the next few years.

IN the years gone by, private gain was the ideal, but now the ideal is service, says Harrington Emerson in the *Engineering Magazine*. When Joseph and Pharaoh had advance information on the years

Attaining Efficiency in Railroad Transportation

of plenty to be succeeded by the years of famine, they utilized the knowledge, not to help the people, but to enrich themselves by enslaving the people. It was in accordance with the ideal of that age, but it was in that instance particularly atrocious since neither Joseph nor Pharaoh had in any way contributed to the years of plenty, nor had their researches given them knowledge as to the years of famine. It is probable that Joseph and Pharaoh having gone long of the market on grain, deliberately brought about the years of crop failures by supplying poor seed or by diverting, controlling or regulating in some way the overflow of the Nile.

In the progress of the ideal of service, however, the Courts at present have no hesitancy in assuring railroads that they must operate for the convenience of the public, whether they pay dividends or not, and that they must pay adequate compensation to the workers whether they earn dividends or not.

In the meantime investors demand better security, not poorer security, and for equal security they expect at least equal earning power, not through the new ideals of the age, which are acceptable, but by governmental operation. But the interdependent ideals of railroad operations are in reality very simple. That railroad which gives progressively better service to the public, will exact progressively less toil from its employees; it will give progressively better security to all shareholders.

That railroad which gives progressively cheaper service to the public will also give progressively higher wages per hour to its employees, and progressively better security to its bondholders and shareholders.

That railroad which gives progressively a larger volume of service to the public will also progressively widen the field for employment and borrow progressively more money from investors.

No railroad has been attaining ideals if it has not been continuously advancing along these different lines.

Standards are the key to all efficiency. An ideal is what might be, a standard is what can be and ought to be. Efficiency is the relation between what is and the standard. Without standards nobody knows where to go. With standards everybody can advance, slowly or rapidly, circuitously or directly towards the ideal. Men had

driven trotting horses for about 500,000 years, but the development of the stop watch made it possible to lessen the time for a mile from three minutes to two in about 80 years. Men had been shooting at marks for 500,000 years, marks which, with muskets, as late as the time of Napoleon they were barely able to hit a few hundred yards away; but the setting up of standards made American battleship marksmanship 1,200 times more effective in 1912 than in 1898.

If a railroad betters and cheapens its service, there will be more freight and passengers; if it secures better employes and improves the conditions of work, the wages per hour can go up indefinitely, since higher quality of service means lower operating cost, and if it offers better security to investors, it can borrow more money at a less rate and therefore still further cheapen the cost, increase wages and better the service.

Business Men of America:

This country never before offered as great opportunities as it offers to You Today

Hugh Chalmers, president, Chalmers Motor Co., says: "The only famine in this country is the famine of \$10,000-a-year-men."

W. C. Brown, president, New York Central R. R., says: "The demand for competent men to fill places of responsibility far exceeds the supply in every line of business."

Theodore N. Vail, president, American Telephone & Telegraph Co., said only recently that his company had thirty \$10,000-a-year positions ready for men who could fill them.

In every business organization there is the same insistent demand for men who can think and direct. Business leadership goes to those best equipped.

WHAT ARE YOU DOING TO GET READY?

Whatever your present position may be, the Alexander Hamilton Institute can help you to assume bigger responsibilities.

Our Course and Service is broad and thorough. It covers the basic principles of Organization, Finance, Accounting, Economics, Commercial Law, Banking, Real Estate, Insurance, Advertising, Selling, Credits and Costs.

The Institute work appeals both to the executive who seeks new viewpoints on business problems and to the young man looking forward to an executive position. It is being followed and endorsed by officers and department heads of Panama Canal Commission, United States Steel Corporation, Burroughs Adding Machine Company, Ford Motor Company, National City Bank of New York, Spencer Trask & Co., and hundreds of other important business institutions.



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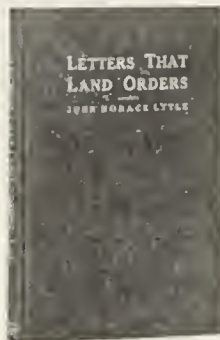
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Read What the Author of this Book Says

"I went to Kalamazoo to make a personal sale. It was an order worth getting—and I was determined to get it. I knew my prospect's proposition, and thought about it from every angle. I believe I went after that order harder than any I had ever tried to land. I spent a whole afternoon with my prospect. I called into play every known method of closing a sale with which I am familiar. The prospect seemed interested in what I had to offer. He even gave a partial promise to place an order later. But by no means could I get him to order *then*. I left Kalamazoo a mighty disappointed man. But I am a hard loser, and next day wrote my prospect a letter into which I threw all I knew about getting orders by mail. The lure of the written word got down under his skin as the spoken word had not done—and the following day the coveted order came in reply to my letter.



"Shortly after I duplicated this same performance with a prospect in Chicago. It proves the power of a letter—if rightly used and rightly written. I believe my I have poured facts gained from actual experience winning orders through the mails.

"Since the book was written I have had quite a little experience with personal workmanship; instead of weakening my belief in what letters can be made to do, although I am possibly more kindly disposed to the spoken word, I am more firmly convinced than ever of the possible lure of the written word. I had had actual cases when I have felt a personal call the best course of action and yet equally as many cases when I have known that the letter was best.

"But best of all—the book **LETTERS THAT LAND ORDERS** has met with more favor from business men all over the world than had been my fondest hopes. The National Cash Register Company of Dayton, Ohio purchased seventeen copies for their executives and correspondents."

This Shows What Others Think

"I walked into the office of Mr. Watson of the Inland Advertising Company in Chicago and found him reading a copy of this book. Said he had read it six times already.

"The Page Woven Wire Fence Co., of Adrian, Mich., wrote me as follows: "Our general agents in Argentine Republic, S. A. write us that they are so much impressed with your book **LETTERS THAT LAND ORDERS** that they wish us to get in touch with you with the view of having you prepare for them a series of form letters to be translated into Spanish and used down in their country to stimulate the sale of our goods." I quoted them and they ordered from me a series of five form letters—with which they were much pleased on delivery.

"Probably more than a hundred others have written equally strong letters along the same lines. Mr. Frank Enger of Enger Motor Car Co. of Cincinnati wrote to know my opinion on the project of disposing of an output of 700 cars entirely by a mail plan."

Any one, no matter what his line of business, will feel equally enthusiastic about this book after he has secured and read it—and if he does not, he may get his money back immediately for the asking. Will you look at a copy of this book on this money-back basis? The price is only \$1 post paid. Send us at once this amount in any form most convenient to you, at our risk, and a copy of **LETTERS THAT LAND ORDERS** will be mailed to your address post paid. Read it; and if not more than satisfied in every way with your bargain, send the book back to us and we guarantee to mail your dollar back to you right away and without question or quibble. Send us your order today.

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BOOKS of BUSINESS INTEREST

Brief Reviews of New Books on Accountancy and Business Subjects, Selling Plans, Advertising, Collections, Factory Management, Etc.

Elements of Accounting.

(Joseph J. Klein)

AN exceedingly favorable feature of this book is its simplicity. It is written in language that can be understood. The points covered are brought out in a clear and concise manner, making it a very desirable book for any student of accountancy, who already has a general knowledge of the principles and practices of bookkeeping.

The first chapters contain a summary of the operations in ordinary bookkeeping, and show the application of these principles to the more advanced work. The distinctions between Bookkeeping and Accounting are shown, after which the author treats fully and clearly of Partnership problems, Corporation Accounting, Balance Sheets, Reserve accounts, Cost accounts, Final Statements and Auditing. Problems are worked out with explanations, and additional exercises are appended, through which the reader can test his own understanding of the principles involved. (D. Appleton & Co.—\$1.50.)

Who's Who in America.

(Volume 7—A. N. Marquis)

THIS interesting volume, as usual, gives a brief business history of prominent Men of Affairs as well as tables of statistics, which are very valuable for reference. Of the total number of 18,794 names listed, 16,449 are natives of the United States, 2,345 are of foreign birth, 6 were born at sea, and 297 do not report the place of birth. New York state contributes 2,956 natives, and, as heretofore, stands at the head of the list numerically, followed by Massachusetts with 1,823, Pennsylvania with 1,586, Ohio with 1,411. Next follows Illinois with 845, Connecticut with 556, Indiana with 562 and Maine with 522. It is interesting to note, among other things, that American residents of foreign countries are comparatively few, the table showing that American men and women of more than local distinction seem to be content with the United States. (A. N. Marquis & Co.—\$5.00.)

Tax Exempt and Taxable Investment Securities.

(Wrightington and Rollins)

THIS is a most convenient and valuable reference book for the man who has money to invest, and desires to discriminate between taxable securities and those which are exempt from taxation.

A thumb index provides a ready guide to the various states, which are arranged alphabetically, and under each state the stocks, bonds, notes, commercial paper and bank deposits are listed in a uniform manner with explanations as to which are exempt, and under what conditions.

The first group includes Bank Stocks of various kinds, after which the stocks of Public Service Corporations are mentioned as well as Insurance Companies and Manufacturing concerns. An explanation of the Tax Laws upon Bank Deposits is given in order that the investor may be able to make comparisons between the taxation of securities and the burden on the same amount of money if deposited in a Bank or Trust Company. In fact, the book answers, at a glance, the all important question as to what is, and what is not a Taxable Security in every state of the Union. (Financial Publishing Co.—Leather, \$5.00, Buckram \$3.50.)

Trade Mark Laws of the World.

(B. Singer)

THERE are comparatively few who appreciate the fact that a Trade Mark may become ineffective in other ways than by the expiration of the registered period, and there are others who do not fully realize that a trade mark is a business getter. Therefore, it behooves the business man to have in compact form a reliable reference book containing this information succinctly put. Such a book has now been prepared under the above title, and by keeping it close at hand many a business man will find that he can avoid the costly mistakes which are so often made in connection with these matters, and he will be well equipped to meet any of the ordinary conditions that may arise.

This book will be a valuable addition to the lawyer's library, while it is almost indispensable to the manufacturer in safeguarding his rights. (B. Singer—\$5.00.)

Banking Forms and the Negotiable Instruments Act

(H. Gerald Chapin)

THE author has recognized the demand for a small reference book, to contain reliable information pertaining to the various legal transactions most common in the experiences of bankers, and has filled the requirements in every particular. The references and forms treated are well selected and written in a very compact and simple style, which makes the book a perfect epitome of useful information.

In reference to the large assortment of Negotiable Instruments which are taken direct or accepted as collateral by bankers and money lenders, this little book has omitted nothing that would be of common interest. Every analysis is made in accordance to the legal principles involved and few questions pertaining to such matters would arise that are not fully treated within the pages.—(Steurer Publishing Co.—\$1.00.)

Modern Law of Labor Unions.

(W. A. Martin)

In the preparation of this work an attempt has been made to apply the principles of the law of torts and conspiracies upon which a correct determination of many questions must rest. The right of the workmen to combine is taken up in the first chapter, also the purposes for which combinations are permissible, and the necessary limitations in respect to the property and rights of others. Later chapters go very fully into the statutes relating to strikes, boycotts, breach of contract, interference with interstate commerce, obstruction of the mails, blacklisting, internal administration, and use of union labels. The principal questions in labor union law are said to be, first, the Law relating to Trade Disputes; second, the Law relating to Internal Administration; third, the Law relating to the Protection of Union Labels. All of the various subjects are thoroughly classified and clearly indexed, together with citations of decisions in a great number of American, English and Canadian cases. (John Byrne & Co.—\$6.00.)

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It Pays to Advertise.

When a duck lays an egg she just waddles off as if nothing had happened.

When a hen lays an egg there's a whale of a noise.

The hen advertises. Hence the demand for hens' eggs instead of ducks' eggs.—*Cleveland Plain Dealer.*

* * *

Bills Easily Disposed of.

"Thank Heaven, those bills are got rid of," said Brown fervently, as he tore up a bundle of statements, dated May 1st.

"All paid?" said Black.

"Oh, no," said Brown. "The duplicates dated June 1st have come in, and I don't have to keep these any longer."

* * *

Not Done Yet.

A certain company promoter once built a castle on a mountain peak. As he showed the gray, medieval-looking pile to a friend, he said:

"I don't know what to call it. What would you suggest?"

"It looks like those Scotch castles in the Highlands," said the friend. "Why not call it Dunrobin?"

"Dunrobin? Dunrobin? Yes, that would be a good name," said the millionaire; "only, you see, I have no intention of retiring yet."

* * *

A High Sounding Trade.

Mrs. Hennessey was entertaining a neighbor one afternoon, when the latter inquired:

"An' what does your old man do, Mrs. Hennessey?"

"Sure, he's a diamond cutter."

"Ye don't mane it!"

"Yis; he cuts th' grass off th' baseball grounds."—*Lippincott's.*

* * *

Adam—"Why do they say that the ghost walks on pay day?"

Steve—"Because that's the day our spirits rise."

* * *

Not Sufficient Inducement.

During the cotton-picking season in Texas a colored brother who had gone into the country to work returned very much disgusted. "Didn't yo' git no offahs ter pick no cotton?" asked a friend. "Sech ez dey was. White man done offered me one-third o' w'at Ah could pick. Ah done tuk a look at de field an' saw dat when it wah all picked it wouldn't amount ter one-third. So Ah done lit out fer home."—*Exchange.*

* * *

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* * *

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The Point of View.

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* * *

An Apt Student.

Friend—"You took your son into your establishment a few months ago to teach him the business, I understand. How did he turn out?"

Business Man—"Great success. He's teaching me the business now."

* * *

Evading the Income Tax.

"Well, Weary, wot d'ye tink of dis new tax on de incomes?"

"You mean de tax dat dey're goin' to put on de incomes dat's over four tousand?"

"Sure."

"Well I've got me mind made up to one ting."

"Wot's dat, Weary?"

"My income ain't goin' to be more'n four tousand."

* * *

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* * *

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* * *

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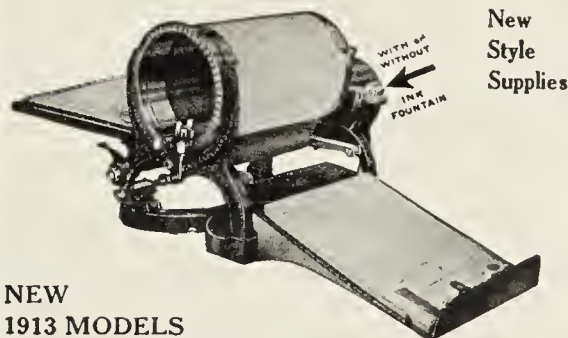
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Watch Your Own Affairs

By Herbert Kaufman

WHEN you chase chickens out of your neighbor's garden, see to it that you don't create more havoc by trampling down the flowers.

MIND your own business. If you have one, it needs all the attention you can give it. If you find that you have any attention to spare you need a new sort of business. Active critics are usually lazy builders. Men who are accomplishing most in the world are constantly figuring how they can squeeze out a little more time to catch up with their back work. No real busy body was ever a busybody.

THERE are three sides to every dispute—the inside, the outside and the wrong side. Make sure you see the right side when you pass judgment. But before you bother about the matter at all, figure out whether it's any of your affairs. Chances are that you are a muddling, meddling, interfering butter-in; a self-constituted, unsummoned jury of one.

-:- -:- -:-

LENDING advice is like lending money—it destroys every other friendship. A still tongue is a multitude of virtues.

THERE's always a bit of glass in every cottage, and when you feel the desire to break somebody else's windows, first take a squint at your own. If you look with honest eyes you will see enough targets to occupy your attention without quitting the premises.

THE law against snarling curs is not nearly so necessary as a statute against snarling gabbers. It isn't the canine who most needs the muzzle. Dog-bites aren't nearly so deadly as gossip-bites. They're easier to cure and far less poisonous. There are mighty few deaths from hydrophobia, but irresponsible slander has piled a mortality as heavy as that of war. Men and women struck down by the arrows of rumor outnumber those who have fallen by the rifle.

-:- -:- -:-

"SEE, hear and speak no evil" is one of the first lessons implanted in the mind of a Japanese child.

THE man who shoots off his mouth and kills a good name deserves as much punishment as that other type of prize idiot, who shoots off a gun without noticing where it is pointed. The fact that neither one knows "it is loaded" doesn't heal the hurt.

THE world is not nearly so bad as it has been painted. The average human is a pretty decent individual. Folks who have the habit of discounting the best in men and women have gotten the viewpoint from themselves. A thief has confidence in no man's honesty—the wanton ridicules the virtue of all women. They who constantly mistrust are most to be mistrusted.

-:- -:- -:-

OLD DOCTOR WATSON made a practice of presenting to each of his graduates a little printed card. "I have merely taught you your A-B-C's" he would say; "your real education is now about to begin. You'll find life less of a problem if you bear these few lines in mind:

"No. 1. When you're speaking evil of a woman, picture your own mother or sister in her place. When you're right, you're wrong.

"No. 2. If you think that a man is a thief, tell the police. If your facts are not strong enough to warrant a warrant, they do not justify the accusation.

"No. 3. Distrust 'hearsay.' It's as cowardly to judge an absent man as it is dastardly to strike a defenceless one.

"No. 4. Get out of the habit of making other people's beds. Keeping your own comfortable is a good-sized life-task."



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Vol. XXXI

AUGUST • 1913

No. 2

The BUSINESS of the HARVEST



What Modern Inventions Have Done for This Great American Industry

By Waldon Fawcett

OF ALL American industries it would be difficult to cite an activity farther reaching in its influence than the annual harvesting of the grain, and particularly the wheat crop, of the United States. And yet the average business man, unless his own interests be directly affected, thinks of this country-wide enterprise only in the abstract. The approach of the harvest season is only brought home to him by a tightening of the money market as the bankers husband their financial resources in order to "move the crops" and like as not his shipping arrangements and deliveries of goods are interfered with by the car shortage that is the almost invariable sequel of the gathering of the grain.

But the harvest itself as a tremendous industrial and commercial undertaking is accorded scant attention by business men whose "lines" have no place in the agricultural marts. Every manufacturer and merchant is, to

be sure, immensely gratified by the news of a bumper crop, for that spells prosperity in all spheres of barter and trade, but to the why and how of handling the wheat from field to mill he seemingly pays little heed unless he be either directly concerned or unusually far-sighted in considering the general business welfare. Never-

theless the business of the harvest does concern him, if he would only realize it. How can the available supply and the prevailing prices of our foremost item of food fail to affect every man who has anything to sell,—and supply and prices are determined in some degree by means and methods of harvesting.



There are few sections of the United States where harvesting machinery has not replaced the old time methods.

If we admit that a maximum grain crop, economically harvested with a minimum of waste, is a consummation devoutly to be desired, then is there cause for congratulation in the latter day tendency on the part of American wheat raisers to introduce order and system in the harvesting operation. In recent years more and more practical business men have taken up farming and more and more of the old-time farmers have become business-farmers. The men of both these classes have been quick to realize that it is every bit as important to properly care for the grain crop after it reaches maturity

as it is to, in the earlier stages, secure good seed, conserve moisture and arrange proper crop rotation.

The introduction of improved methods and machinery has been largely responsible for the improved status of wheat harvesting in the United States. The extension of the railroads, inducing an improvement of transportation facilities and the provision of commercial and private elevators everywhere in the wheat empire have, together with other factors, played an important part but probably the most potent single influence has been the exercise of Yankee inventive genius in the production of those mechanical and well-nigh automatic harvesting machines which are so distinctly in a class by themselves that they have made an easy conquest in all the markets of the world. These twentieth century power harvesters, operated in conjunction with motor trucks that transfer the threshed grain, seem to mark the millennium in this industry of the soil.

The business of the harvest is well worthy the resource and executive ability of a captain of industry if for no other reason than because of the limited time in which an extensive operation must be completed. The world over, wheat is harvested every month in the year, and in North America harvesting is going on from early summer until well into the autumn,—but this does not tell the story by any means. The point is that in general practice wheat is cut when the heads have turned yellow but while the stems are yet slightly green. This means that in the greater portion of the wheat-producing area of the United States harvesting must be done in from eight to ten days in order to prevent losses from shattering.



The entire operation is done at one time, cutting, threshing and sacking the grain as it moves along.

This, then, is the circumstance which dictates that a farm manager shall lay his plans carefully in advance; shall make sure of plenty of equipment; and move heaven and earth to have an adequate supply of cars on the siding nearest to his farm if, as is often the case, the threshed grain is to be loaded for immediate shipment. This is the condition which has resulted in the evolution in recent years of that type of organization which camps and boards great crews of harvest hands on the big farm at harvest time. And, finally, this limited time explains those exigencies which sometimes necessitate the working of two or three "shifts" in the harvest fields and the continuance of opera-

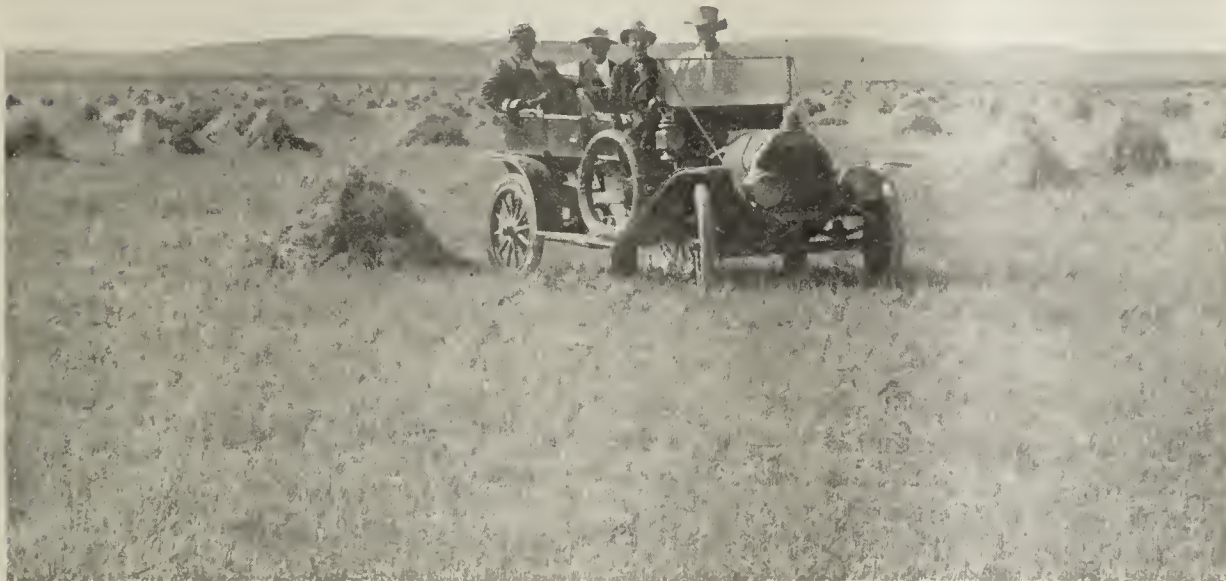
tions at night by the illumination of automobile lamps and locomotive headlights.

But for all that harvesting on a bonanza farm can be one of the most spectacular of enterprises, it must also be recognized that a large proportion of our aggregate wheat crop is garnered by less impressive methods. And the business of the harvest on the small farms presents, on a reduced scale, almost all the problems, involving energy and good judgment, which press for solution on a large holding under similar circumstances. In one sense the problems on the small farm are complicated, for here the "help" must be boarded at the farmhouse by the farmer's wife and daughters (with such assistance as they can get from friendly neighbors) instead of being fed, under contract, from a "kitchen wagon" which travels from place to place with the harvesting outfit.

Although this does not hold good with other countries, be it said with pride that there are few sections of the United States where machinery has not displaced the old-time primitive method of cutting the grain with the cradle and binding by hand. The self-binder probably continues to be our most familiar harvesting machine, taking the country as a whole, but on all the large farms and a considerable proportion of those of moderate size there is rapidly increasing use of the combined harvester and thrasher and, latterly, of powerful tractor outfits and that remarkable type of self-propelled harvester which moves across the field under its own power and in one operation cuts, threshes and sacks the grain, cutting a swath fourteen feet wide and harvesting twenty-five acres a day at a cost of less than fifty cents an acre,—a crowning example of business economy on the farm.



Harvesting twenty-five acres a day at a cost of less than fifty cents an acre.



The price of gasoline isn't a circumstance to the results obtained by the use of a "Farmer's Auto" in the Wheat Belt of the West.

The use of one of the all-sufficient machines which cuts the grain, threshes, cleans and sacks it at one operation robs us, of course, of one of the most attractive of all farm scenes,—the broad fields with the sheaves and shocks of grain. But the lover of the picturesque need not sigh, for, in many sections of the country, the farms are too small to justify the employment of the big combination outfits, and here we will continue to find the wheat ripening in the shock,—each shock containing from twelve to sixteen sheaves. The shocked or stacked wheat may be left in storage nowadays with greater latitude for the exercise of the judgment of the farm manager as to the time for threshing. It is not only a far cry from the olden times when the grain was trodden out by horses or oxen, but the stigma of the obsolete even attaches to those power outfits which a few years ago gave excellent satisfaction with a day's run of 500 or 600 bushels. Nowadays, the thrashing machine operated by gas, steam or electric power, which turns out 2,000 bushels per day, is accounted nothing exceptional.

Geographical location seems to have much to do with the business policy that is followed in harvesting the wheat. In the eastern states where the grain is cut principally with self-binders it is the custom to stack it or store it in the mows of large barns. On the other hand, west of the Mississippi River and in the great plains area, where self-binders and headers are used, only a comparatively small portion of the wheat (even the wheat cut with the binder) is stacked, the larger portion being threshed direct from the shock. The monster combination harvester and thresher outfits find

their ideal opportunities in the Northwest and on the Pacific Coast where continuous dry weather can be counted on during the harvest season,—thus minimizing the danger from exposure to the weather,—and where the varieties of wheat grown, such as the club wheats, may be left standing for several weeks when ripe without danger of shattering.

Shrewd farmers are being brought to realize that in this twentieth century the business of the harvest should mean something more than the mere physical problems of reaping and threshing. The U. S. Department of Agriculture and other helpful

institutions have been piling up convincing figures these past few years to prove that many a farmer's crop of wheat is allowed to be practically ruined for flour-making purposes after a very good quality of grain has matured in the field. This is due almost wholly to exposure to unfavorable weather conditions, and whereas this is sometimes unavoidable it is more often the result of carelessness. A campaign of education is now being waged to stop this waste in so far as possible. Experts have gone into the subject and prepared tables of relative costs and returns which go to prove the advantages of the stacked wheat over the shocked grain.

In this day and age when business men of all classes are more or less concerned with the subject of co-operation it is of interest to note that harvesting appears to have been one of the original co-operative businesses in America. In the old days it was the almost universal custom, and it is yet the custom in some localities, for the farmers to help one another, in turn, with the harvesting just as they made common cause in raising a barn. Later, as the larger farms became a factor a certain degree of co-operation was well nigh compulsory because of the scarcity of labor in many sections, and now, finally, we see the modern expression of the co-operative idea in the construction of community elevators, etc.

Speaking of the problem of labor in the harvest fields it may be mentioned that this is a question that largely disappears with the introduction of the latest improved machinery. If mechanical harvesting continues to gain ground we may see an end of those

(Continued on Page 118.)



The farm manager often has a supply of cars on the nearest siding where the threshed grain is loaded for immediate shipment.

Shaking Off the Grouch

A Bit of Philosophy Showing What Life May Mean to the Routine Man

By Geo. F. Stratton

MR. STRATTON lives, moves and has his being among men;—he knows their hopes, fears, disappointments, pleasures and ambitions;—his human nature stories are replete with suggestions for the mental improvement of every man who can read between the lines. In this life story he pictures the actual experience of many a routine man, and points the way to contentment, if not to actual success.

I HAVE been a routine man for forty years, and am today. Twenty years ago, shortly after passing my fortieth birthday, I was, for a period, a concentrated extract of abject gloom; obsessed with day and night discouragement of my past and fear of my future.

But that passed long since. Today, and for many a day, ambition has shaded into philosophy; content has superseded gnawing dissatisfaction, and I am as happy as a man with good health, a good family and a fair measure of self-respect can be.

I am giving this short story of my experiences, my hopes and disappointments and my growth (for it is growth) into appreciation of what life can give to a routine man, in the hope that it will help other routine men.

I was nineteen when I graduated from High school and took my first job as clerk in the Marvin Machine Company's office. It was opportunity, not choice, which put me into that job. At that time I felt far greater interest in the peculiarities and exploits of fine machines than I felt in desk-work; but my father was of English birth and proclivities, and although he was only a bookkeeper in a large retail store, he was fully impressed with his inborn feeling of class. The man who filled a customer's order was, to him, a decided notch lower in the social scale than the man who recorded that order.

So, when he announced that he had secured for me that clerkship in the machine plant I made no demur. I think that if I had suggested overalls and a dinner-pail he would have disowned me instantly.

There were eight hundred hands in the Marvin plant and consequently a large amount of routine work in the office. I was set at sorting and checking time-cards, and my emolument—my father called it that—was eight dollars a week. I checked time-cards for four years, receiving a dollar a year raise. Then I was

transferred to the Distribution of Costs department and for two or three months afterwards often found myself pondering on the particular duties I should have when that promotion would be succeeded by one to the managership.

The work was a step higher, but the qualification for it was gained altogether in the regular monotonous discipline of



was soured, disappointed and discouraged. I had contracted a grouch. I felt strongly impelled to throw up the job and hunt another where I'd have a chance.

checking time-cards. On the Distribution of Costs accounts there was less sorting and much broader classification. The chief indication that it was better work came, however, in the fact that my next annual raise was two dollars instead of one, as before. But it was still absolute routine, although I worked along at it for four or five years before I began to

have a glimmering suspicion that it was absolute routine; that I was learning nothing else—absolutely nothing that would qualify me for anything higher.

It was there that I missed my opportunity without knowing it. It was during that period that I should have developed suspicion into conviction, and acting on that conviction should have fought like a tiger to get those qualifications. I do not mean, fought my job, or my chief or my associates, but fought myself; my easy, comfortable belief in sticking to one thing and doing my duty thoroughly in that, was all that stood in my way. Sometimes, it is true, I did feel an impulse to take up study of some more advanced line, but that always shaded off into the feeling that experience is the best teacher, and that associated as I was with the big office force of a highly developed and systematized organization, I could not lack experience when the call came for finer work.

I, at that point, utterly failed to distinguish the difference between experience and knowledge—the difference between mechanically finding the total of five hundred or five thousand items, and the deep integral intensive meaning of that total on the entire financial or productive aspect of the company. In my earlier days, when warm enthusiasm and sprouting ambition impelled me to ask questions as to "Why" and "What for?" I usually got rather curt admonitions to perfect myself in my own work; to specialize on that and not devote time or thought to the other fellow's work.

So I jogged along the routine highway, perhaps priding myself on fairly close attention to the usual mottoes with which the literature of those days was embellished. I had a number of those written on a card in my desk, such as: "Patience and Industry Bring Their Own Reward." "Opportunity Comes to All Who Wait," and "Consider the Postage Stamp! It Sticks to One Thing." It was

very comfortable to glance at those and feel that I was following them faithfully, and that consequently although there might be some delay, the managership would eventually be mine.

Of course I was young, and although I had contracted no expensive habits, I loved recreation, even if it was chiefly in sailing a small boat which I had built myself. But that used up time which, it is true, I sometimes felt might well be used in studying the bigger, broader aspects of business which had a meaning I could never learn by all day charging John Smith's "10 hours on lathe" to "machining"; or Wm. Brown's "6 hours washing windows" to "shop expense."

Well, so it went. Another four years passed in which I stuck at the work faithfully, ever alert for opportunity but never seeking it. I had not become conscious of the fact that quiet, patient alertness may qualify for a good watchman, but it takes something finer, deeper and infinitely more active to make a Captain of Industry, or even a Lieutenant.

Then I got married—on a salary of eighteen dollars per week.

Don't laugh! I am one of many thousands of routine men. Among the few of them with whom I am personally acquainted many have married on eighteen dollars, or less; and I know that those who did not marry are mostly lamentable failures; not in their work, but in the realization of what true life holds for the small salary man.

Before we married, my wife had been a stenographer in the same office as myself, and she had a fairly good knowledge of some of the details of office work. During my courtship she had shown much interest in my particular work—the Distribution accounts; and three months after our wedding she showed me one evening a Distribution of Cost Sheet, compiled by herself from our little household costs.

I was as proud of her as I was surprised. I was even so elated that I talked optimistically of getting the plan patented and selling form sheets and cards, and going into the business. She laughed sympathetically for awhile; then she said:

"I think this sheet has a larger value to us, Hal, than even that! We've got to live on your salary, and this shows us where we may be going a bit too strong—where we'll have to cut down. Just as Manager Marvin makes use of similar sheets to control expense."

That last remark was a revelation to me. I had worked on the Distribution accounts for a dozen years, but had never

looked deep enough to see the real meaning of them—the controlling knowledge which they gave on cost and expense. From that day to this I have kept such accounts of our house disbursements, and I know absolutely that without their constant and instant warning we should never have been able to spend our small income in the directions which gave the very best returns. I doubt if we could ever have kept out of debt.

I suppose very few men, if any, get married without giving some thought to their future responsibilities. Perhaps such thought may not come at once, or may not be seriously heeded, but it does come. Some time after I married I asked our Department Chief for a raise. He was a fine, kindly gentleman, always courteous and pleasant with the men, and I think I saw a little spasm of perplexity in his eyes as he told me to sit down.

"I'm going to be perfectly frank with you, Barton," he said gravely. "It's right for me to do that because you've increased your expense, no doubt, by getting married, and every man should know what he has to figure on.

"It is useless to lay your application before the Manager. You have reached the limit fixed for clerk's pay in this department, unless you should get a promotion. That's a chance you will have to size up for yourself."

"But the company's grown, Mr. Winslow," I demurred, "and I believe I'm keeping pace. I get no complaints on my work."

"There are none to make," he smiled. "Your work is satisfactory; but, Barton, it is ordinary clerical work! You know that there are a score of men in the department doing such work, and doing



Instead of exchanging bitter growls against the manager, I got among the fellows who knew something about early strawberries.

it well. But it is true, unfortunately, that it is not work which calls for any originality or initiative; and, more than that, it is all expense—not production—and expense is what the Manager and the Directors watch more closely than anything else. They have to!"

I went back to my desk, bluer than I'd ever felt at anything or any work since I had started. I felt stupified and utterly dismayed at the sudden discovery that I was up against a stone wall, for I could not but feel that the only gap in that wall was promotion, and Mr. Winslow was barely middle-aged, strong and hearty, with a score of years of good work in him. More than that, if he should leave there were, as he had intimated, over a score of men in the department as good as myself and some of them in longer service.

That was the time when the bad period in my life came. There was a little son now to care for, and the prospect of another. Our expenses were greater than at first, and although my wife's fine man-

agement kept us within our income there was nothing left; but there was always the growing, increasing anxiety for what the future might bring. I made several efforts to get transferred to other departments where I thought I would have broader opportunity to show what was in me—if anything; but no transfers of routine men were permitted. Mr. Winslow pointed out to me in a really brotherly way that when a Manager and Department Chief have stood the brunt of training a young man into an efficient clerk—have wrestled with errors and disregard of discipline until they have got him lined up, it is unreasonable to expect that they will, at his request, pass him into another department to go over much of the same training again.

I did see the unreasonableness of that, but I wouldn't so acknowledge, even to myself. I looked for ads and answered some, but I had no opportunity to make personal application and I suppose my letters were turned down. Once I felt strongly impelled to throw up the job and get out and hunt another where I'd have a chance, but I had but trifling savings. Two months without salary would have put me into the bread-line, and I shirked from that risk, cowardly or sensibly—as you please.

But I contracted a grouch; the misfortune that routine men, reaching middle age, so often contract. I was soured, disappointed and discouraged, and often did not care who saw it. I knew that Mr. Winslow sometimes glanced at me in surprise; and that the young fellows grinned at each other and shrugged their shoulders; but there were other men, as old and older than myself on the force, and I seemed to get some satisfaction in exchanging growls with them.

A man cannot permit himself to revel in an atmosphere like that all day without taking it home with him at night. For awhile my wife took my excuses of extra heavy work and blundering young fellow-clerks; but she soon saw through me—saw that discontent, discouragement and bitterness at what I once exploded as the "grasping greed of great corporations," was settling on me like a chronic toothache.

Some months passed that way, it all growing on me. Then, one evening when I, for some reason, had a little gleam of my old cheeriness and we'd put the children to bed and I'd settled back in my favorite chair with my favorite pipe, Helen said:

"I've made a discovery, Hal! Mrs. Barton's Unfailing Grouch Remedy.

Pleasant to take; Unfailing in its action, and Permanent in its Results."

I felt the capitals, and I smoked on. The mention of Grouch had brought back to my mind my unfailing and permanent \$18.00 per.

"It isn't more money you need so much as a new way to spend it," she rippled on cheerily. "We're going to buy a home, Hal! A nice little place in the suburbs where you'll have enough to do in planning what goes out, instead of kicking at what comes in."

"Sounds fine!" I grinned. "If I could borrow fifteen dollars we'd have a hundred; enough to build a two-roomed shanty on some other fellow's land."

"Funny!" she laughed. "Why don't you write some paragraphs for the Comic Supplement? Now, look here! You know that Mattie Ransford's husband owns a cottage out at Riverdale. He's been renting it, but the people have left and he says he'd just as soon sell as go on renting. Now, stop, Hal! Wait till I give you the whole formula. He asks twenty-

three hundred dollars for it, and he cares nothing for the cash—says he'll have to reinvest if he gets it, and he'd as willingly take interest from you as from anyone. He says that you've been on your job so long that he guesses you're in for life, so you're sure of a steady income. We can take that place and pay for it in monthly payments. He says fifty dollars down will do—or five dollars, if we'd rather make it so."

I kept on stopping. The whole proposition was so sudden and so startling that I even stopped smoking. Many a time I had thought of what it would mean to have a home, but my savings had never yet reached so much as one clear hundred dollars.

When I thought of something to say we talked about it—talked until very late; and the next afternoon, which was Saturday, we went out to see the place. It was a modest, neat cottage, with possibilities, on a large fine lot; and Riverdale was a very attractive suburb within the five-cent car limit.

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Oddities In Advertising

Some Unique Methods Employed in Different Lines of Business

By C. L. Edholm

THE fertile brain of the American advertiser is prolific in imaginative ideas that would do credit to the fantasy of Jules Verne or Edgar Allen Poe. The former, narrator of imaginary trips to the moon and tours of the world in eighty days (slow travel we should call it in our century), would have surely taken delight in the audacious feat of sending a flying billboard across the continent of North America, while the intellect of Poe, which found pleasure in the mysteries of buried treasure, would have taken a cynical half-humorous interest in the plans of a Los Angeles real estate dealer, who drew thousands of treasure seekers to the land he wished to sell by advertising that gold was buried somewhere in the tract, free to the finder.

The "flying billboard" was the biplane used by "Cal." Rodgers in flying

from the Atlantic to the Pacific, a feat which made history both in aviation and advertising circles. The lower plane bore in huge letters that could be seen at a great distance the newly-coined word, "Vin Fiz," a temperance drink which was introduced at enormous expense by this unusual method. The

aviator was accompanied on his flight across country by a special train and a score of skillful advertisers and salesmen, and by the time Rodgers had completed his trip, landing in the Pacific at Long Beach, California, the whole American public was familiar with the new drink.

Sometimes the advertiser's idea takes the form of a lasting benefit to the community, which causes him to be held in grateful remembrance by the public whose trade he desires.

A good example of this was found in the road-



Sending a flying billboard across the continent.

marking campaign inaugurated by a manufacturer of automobile tires. Specially designed motor trucks were sent out over the main traveled roads of the United States and at every junction and railroad crossing a road mark was set up, stating the distance to the nearest town in either direction and to the principal cities beyond. In case of a dangerous crossing, bad grade or abrupt curve a danger signal was placed. These permanent road marks were of unique design, the lettering being surrounded by a fac simile of an auto tire, and, of course, bore the maker's imprint conspicuously. While the expense of this undertaking ran into the tens of thousands of dollars, yet the money was well invested, for the advertising was of the sort that appealed directly to just the class that the tire manufacturer wished to reach, the motoring public.

Moreover the appeal was not made in a way that would arouse resentment, as is too often the case when the landscape is disfigured by billboards, but on the contrary appealed to the motorist's sense of gratitude. One could easily imagine the auto owner saying to himself, "This chap has saved me from getting lost on a strange road, and the next time I need a tire I will buy one from him. He must be a good fellow!"

The motor car manufacturers are among the world's heaviest advertisers, and incidentally the motor car itself is often used in the American streets for advertising that is unique. One of the strangest vehicles used for this purpose is a gigantic fac simile of a speedometer. In every detail it resembles the little instrument that is attached to

According to the manufacturer, the purpose of this advertisement is two-fold: first, to familiarize the public with the design of his particular speedometer; second, to give the "man on the street" a fair idea of how fast a passing car is actually going. The latter point is of advantage to all motorists, for in case of an accident the spectators give the wildest guesses of the speed at which the car



drawn vehicles, some of the most striking of which are a huge shoe, used to deliver footwear, a coffee pot, a milk bottle, a silk hat, and even more striking is the idea of a manufacturer of canned milk who has hitched a cow to a six-foot replica of his milk can on wheels, thus bringing out the intimate re-

lation between the pure milk supplied by nature and the concentrated product which he sells.

Before leaving the subject of vehicles that carry advertising, it is interesting to consider the prize offer made by a motor car dealer in California who agreed to give twenty dollars to the small boy who would make the handsomest miniature, passenger-carrying model of the car he was selling. Scores of small boys of a mechanical turn immediately set to work to earn that twenty dollars, and on the day of the contest the street before the agency was lined with elegant little cars, brightly painted and all more or less resembling the original automobile in the general lines. A condition of the contest was that the name of the car should be painted across the radiator. The prize was duly awarded, and a small consolation prize was given to each of the unsuccessful contestants, so that there would be no unpleasant feelings. All of the cars, including the winner, were retained by the small builders, and for months thereafter the miniature models were conspicuous on the streets of the city.

Another favorite device of automobile makers is to send their cars out in quest of adventure, like knights of old; reporting all their doings, you may be sure, in the columns of the press. Thus, one make of car is sent from New York to San Francisco following the old "overland trail" once traveled by ox-teams in the days of the gold rush. Another firm sends its motors from Montreal to Mexico City, another to the top of Pike's Peak. Still another agent attracts local attention by hitching his car to a balloon and letting it float one thousand feet



A similar idea is carried out in horse-drawn vehicles, and even more striking is the idea of a cow hitched to a 6-foot replica of a milk can.

the front of a car, only this one apparently was designed for some motorist of "Brobdingnag."

As this instrument is carried through the streets on the chassis of an ordinary car, it looms high above the traffic. It is a genuine working model of a speedometer, and the rate at which the car is traveling is shown by the moving figures of the dial, numerals a foot high.

involved was running at the time of the accident.

All kinds of "freak" bodies have been designed for automobiles, either for straight advertising purposes or for delivery, among them being a gigantic model of a thermos bottle, of a clock, of a giant's head smoking a five-foot cigar, vacuum cleaner and others too numerous to mention.

A similar idea is carried out in horse-

above the city, while to rival this sensational feat a fifth agent attaches his car to a block-and-tackle and has it lifted by a crane to the topmost girder of a skyscraper under construction, carrying its full quota of passengers the while.

Then there is the chap with the puncture-proof tire casing. He not only invites people to come up and stick their penknives into his tire but, when the machine is at rest, runs it upon a block of spikes with the points set upright. This is a most convincing piece of advertising although not in the nature of a sensation.

Even the street car companies get into the game, and by illuminating a board on the roof of the trolley car along both sides, the

gentle hint that the season for light head-gear has arrived, and, of course, the dealer's name is conspicuously displayed.

Wherever the crowds congregate, there is the advertiser's harvest, and during the speed trials before one of the great road races thousands of people assemble to see the huge racing motors "tuning up," speeding about the course at the rate of upwards of seventy miles an hour.

Two of the entrants in a recent California race were cars owned by business men of that state, and all through the trials, up to the day of the actual contest, they were lettered with advertising. One of them was owned by a brewer whose product was advertised as "Select Brew," while the other was the property of the founder of the town of Owensmouth, a growing settlement he was selling off as city lots. Hence the cars were known as "The Select Kid" and "The Owensmouth Baby." Both were driven by famous drivers and one of them lowered the world's record in the ensuing race, thus drawing the attention of the public to their owner's commercial interest.



The rate of speed is shown by numerals a foot high.

street railway managers of Tucson, Arizona, have provided a brand new place for advertising, which is effective by night as well as day. The new device really adds to the appearance of the car by night, as twenty-four lights are used to illuminate each sign board, giving a very gay appearance to the vehicle.

Of course the greater number of these advertising feats have to do with the busiest streets of the city, and many variations of the familiar "sandwich man" are employed. A young chap, who has no false modesty and who stands over six and a half feet high, can always find a situation strolling about the streets of American cities in some queer costume with an advertisement of some sort. One of the most striking of these is an electric device worn under the shirt front. Evening dress is essential to this advertising feat. The wearer strolls down the main street looking like any other theatergoer, until he presses a little push button and, presto! his entire shirt bosom is illuminated from within and letters stand out in relief, "Chew Wig-Wag's Gum."

Another man at the beginning of the summer season parades the street wearing a straw hat about five feet in diameter as a



A condition of the contest was that the name of the car should be painted across the radiator.

The founder of this town, by the way, makes use of the prevalent speed mania among motorists to draw settlers. It is probably the only town in the world that advertises that its main boulevard is a private drive, hence is not under the speed restrictions of the state, and motorists are invited to go as fast as they please on its perfect surface. It is claimed that this inducement has drawn a large number of

the automobile fraternity to this suburb. Truly an odd way to advertise real estate, and also a characteristic symptom of the madness for haste, which is a malady of our century.

A Los Angeles trunk agent broke all records, both in aviation and advertising novelties, by sending one of his trunks to a customer by monoplane. The trunk was loaded into the passenger's seat and carried over the cities of Los Angeles and Pasadena at a speed of more than a mile a minute.

Another interesting contrast to the conventional is a store front in a little Southwestern town. The little adobe building is entered by a narrow doorway and the nature of the business is indicated by a totem pole and a Navajo blanket before the entrance and by a strange Indian symbol over the portal. It is a trading post for the exchange of wares manufactured by the aborigines.

These are but a few of thousands of attempts to focus the public attention on something for sale, whether it be a farm or a penny's worth of chewing gum, and when one considers the nervous condition of modern life, with a new sensation supplied every minute by the daily press, it can be seen that the advertising idea must be extremely sensational to hold, for even an instant, the fleeting attention of the crowd.



Wearing a straw hat about five feet in diameter.

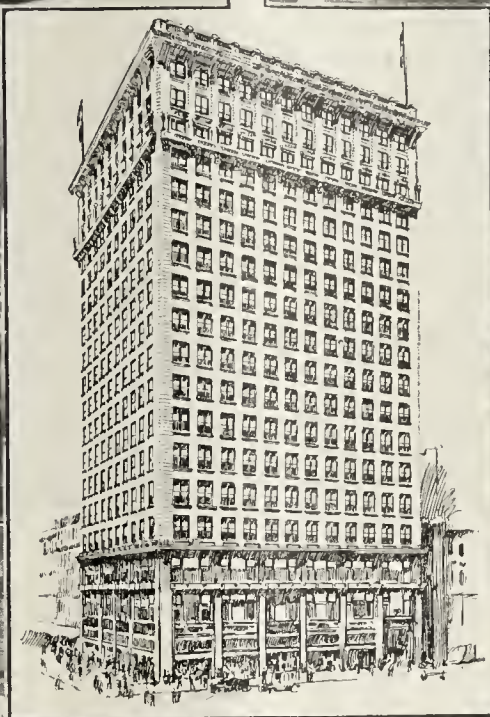
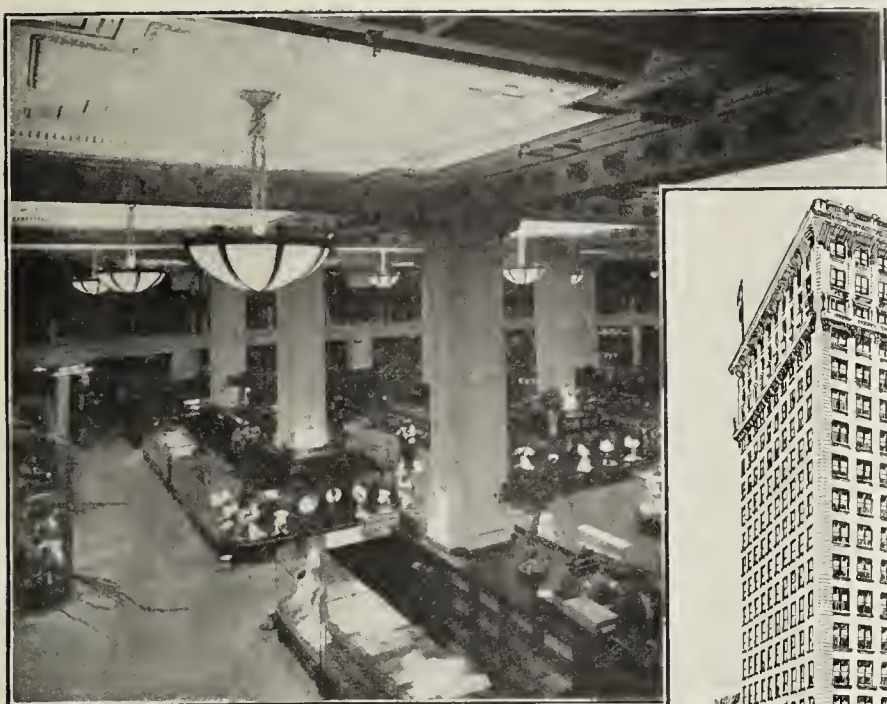


A brand new place for advertising which is effective by night as well as by day.

DEVELOPING *an* EXCLUSIVE MEN'S STORE

How a Large Retail Industry Has Been Built Up by Integrity

By Warfield Webb



THE building and operation of a modern Men's Store—an innovation, it might be called,—is not a common thing these days. Business men have advanced in the conduct of store operation, but most of the large retail establishments have been devoted for a great part to women's apparel or dry goods and general merchandise. The exclusive men's store has remained without very much in the way of notable changes, yet the newer idea has been exemplified in a very notable manner by the recent opening in Chicago of The Hub's new building at Jackson Boulevard and State street. It is an eighteen story, modern fireproof building, combining in its architecture and general arrangement a wonderful advance over the majority of such establishments. And this is, strictly speaking, a man's store.

It was thirty odd years ago that the founder of the present establishment, Mr. Henry C. Lytton, began his career in a very modest way on the corner just opposite the new building. He had suffered some severe reverses, and it was through the assistance of some friends who had confidence in his ability and integrity that he was enabled to begin all over again. He had the spirit of determination, and he was willing to battle against the odds that arose to deter him.

He had the fundamentals that are essential to success. Courage, perseverance, tenacity, honesty and grit. He would win in the game and his loyal friends had sufficient faith in him to foresee the results of his business acumen.

From the insignificant opening of the little store devoted to men's wearing apparel to the present realization of his hopes in the magnificent new establishment has been a long jump. It was not accomplished without labor, disappointments and trials. It was only realized after these and many other barriers had been swept away with his determination to succeed in the end. Gradually the store grew in greatness, in

strength and popularity. He had chosen the name "Hub" as the very center of activity, and its true meaning has come to be noted now by those who at first did not quite catch the spirit of the founder.

Competition became keen and the race for business waxed warm as the years rolled by that were making history for the city by the lake. But this competition only served as a stronger incentive to move upward and with a high regard for honest dealing, honest values and polite treatment there could be only one result. There were several requirements demanded of any employe who came to work at this

store. They must be honest, intelligent, capable and courteous. There could be no success if there was not co-operation on the part of the employes. It was impressed upon the help that their interest was such as demanded of them the same conscientious duty as though each man was the owner of the store.

With this feeling of security in his help the proprietor was assured of success in his undertaking. He was considerate of his employes and there was a responsiveness that made the foundation a structure of adamant. There was loyalty, and working as a unit the business grew with each succeeding twelve months. The space became cramped

and the store was enlarged from year to year. It spread out until it reached the street at the other end of the building. It rose until it occupied the entire six floors of the old building. Different departments were added, but still it was given only to men's and boy's wear. The number of employes increased and the confines of the old building being reached, there was necessary a move that would mark a real advance in men's merchandising. The opposite corner was secured. It was "just across the street," and there was something in remaining in the location with which the establishment had become identified.

It was only a few months' work as things go these days to raze the buildings and erect a new and magnificent store in its stead. Past experience had made plain some needed changes in this way, and when the plans were made for the new establishment these were put into execution.

Eight floors and three basements would be sufficient for present requirements, affording an opportunity to lease the upper floors for office space until such time as the demands would make the additional space necessary. Separate elevators and entrance were installed for the offices, and thus it was arranged to avoid any complications. The arrangement of the store proper was a matter that was given careful consideration. Innovations were to be installed that would mark a real advance in the conduct of retail establishments of this kind.

The establishment of the executive department in the new store was located on the eighth floor, and the arrangement of this was such as to make possible the least friction, and the quickest expedition of the affairs of the organization. The buyers of the various departments meet here in executive session each morning for one hour, during which time there is transacted with the various executive officers all matters that are to be taken care of on that day. This arrangement makes it possible for the uninterrupted transaction of all business during the remainder of the day. Each buyer has a private office equipped with the latest and most artistic furnishings.

Here likewise have arrangements been made for the five hundred employes of the store. A school of instruction in the art of salesmanship, reading room and lunch room have been provided. A restaurant is established for the benefit of the employes, where meals are served at low cost. The arrangement of the several rooms has been so nicely laid out as to permit of opening the spaces and throwing the whole into a lecture room or hall for all kinds of entertainments.

What is aptly called a newer idea in a store of this kind has been located on the

eighth floor. It is a printing department, where all the house stationery will be printed, and in this way save both time and expense. The sign writer's studio has likewise been located on this floor. From here extends a gravity carrier that reaches to the shipping department in the first sub-basement. This conveyor reaches every department on every floor, and is a rapid means of handling all merchandise for delivery.

The seventh floor is given over for the most part to the tailoring shops. As some customers desire to wait for clothing during alterations, there has been provided a smoking and reading room for their convenience. Triplicate mirrors are arranged in the fitting rooms, and the dull oak finish gives the department an air of elegance and comfort. The traveling salesman's room has been lo-

The Eternally Busy Man

ALL of us have seen the eternally busy man who gets nowhere. He is just like a horse on a treadmill—he never moves a bit. The trouble with that kind of a man is that just about ninety per cent of his efforts go into waste motions. He is always on the road but never arrives.

Ask that man to do something and he is too busy to do it at present, but will attend to it as soon as he gets the chance—and he never gets the chance.

That kind of a man is letting his work drive him instead of driving his work. The thing for him to do is to forget his busyness, figure out what it is he really wants to accomplish; then do that thing as quietly as possible. And lo! the eternally busy man won't be half so busy and will accomplish actually more.

—EVERETT R. ROEDER.

cated on this floor, facing the State street side, where there is ample light, permitting merchandise to be shown to buyers to advantage. Adjoining this there has been provision made for the salesman's trunks.

The boys' store is found on the sixth floor. It is a most complete department in every way, and among the newer ideas in establishments of this kind is a barber shop for the little ones. This makes it an ideal place for hair cutting, removing the children from influences that are sometimes baneful in ordinary shops. Floor cases are used in clothing displays, and the styles are the most recent invented. Cabinets with glass front trays and display tables give the place an air of solid comfort for the buyers. Automobile clothing, fur coats and trousers are found on the fifth floor. Kindred lines are also displayed here.

With overcoats on the fourth floor and black and blue suits on the third, one finds a ready access to his wants. This arrangement is ideal and the stock kept free from all dust and dirt in closed cabinets. Fancy suits are on the second floor, and here likewise has been established a college room. It is furnished with college colors in art glass and other effects that make it a unique department. It is in the Elizabethan style.

A mezzanine floor extends all around the building between the first and second floors, where are found specials in shoes, furnishings and hats. The main floor is given to hats, furnishings and shoes in proper arrangement. The rich mahogany fixtures here are attractive, and the entire store savors of art and elegance. Public telephones and the "will call" office, for ready access, have been located on another mezzanine floor between the first floor and the sub-basement.

Perhaps the first and only sporting goods department ever located in a store of this kind has been placed in the first basement. A complete line of such merchandise of this kind will be found here. Trunks and leather goods are sold here also. The delivery department, reserve stock room and receiving rooms are in the second basement. The heating and ventilating equipment is found at the lowest or third basement.

Every possible idea to save space and make the arrangement ideal had been studied out in advance. The display windows, instead of reaching to the second floor, are arranged so as to permit the extension of the mezzanine floor over these, thus saving considerable space and giving a more pleasing effect. Indirect lighting, with beautiful fixtures, makes the store an ideal shopping place.

It was only a few months ago that a gathering of the hundreds of The Hub's employes was held for the annual distribution of the cash—the profit sharing plan—that was inaugurated by the company years ago. Ten thousand dollars was the sum distributed among the men and boys who had been with the organization for two years and more. Two of the employes who had been with the organization for twenty years each received \$500. The others received amounts in accordance with the length of their employment.

At this time a letter was read by Mr. George Lytton from his father, impressing upon the employes the necessity for honesty, thrift, sobriety and watchfulness. It was shown how he had risen by strict adherence to these rules, and there was a firmer bond of united friendship evident at the close of the presentation. It emphasized in a very practical way how the development of this great organization was made possible.

Business Women Who Have Made Good

Some Interesting Personalities Regarding Women Who Are Conducting Large Business Enterprises

By W. de Wagstaffe

WHEN Bernard Shaw wrote "Man and Super-Man" he gave a solution of the feminine power over man. Since that play was written, woman has learned many things that have contributed to her emancipation. It is no exaggeration of fact to state that she is sometimes better adapted to the business world than man. Her mental poise, once found, is far superior to her male competitor in the first processes of establishing office system. Once she has found herself in the office, she adapts her household reasoning to the requirements of business. She applies patience, obedience, neatness, cleanliness, self-control, order, to the chaos of masculine affairs. Business men long since discovered that she was very much the same sort of helpmate in the office as she had been in the home. But she was only taming him to be able the better to manage him. Having once reduced man to the civilized idea of tolerating her upon an equal footing, she then, with a sly brilliancy of initiative, entered into direct competition with him.



The dominant personality of "T. A. S." Sheridan established itself at the head of her husband's contracting and lighterage business.

She has always been the super-man, and the mystery of her cleverness has been shown in every form of business activity.

The girl who "makes good" in business does not believe all she reads about her sex in the stories written by popular fiction writers. If she did, she would not be the woman of brain, but would join the festive procession of dolly-women, who pretend to be super-feminine. There is overwhelming proof that the feminine fiction girl is given to mock heroics because she has desperate designs on the male butterfly, of which there are legions.

Whenever you ask a business woman how she has made her success, she usually begins by telling you how she has overcome the business man.

Dr. Sarah J. McNutt, a well-known physician of New York, claims that "man is largely to blame for woman's shortcoming." In this statement she voices the average feminine idea of men in business.

"Most of the women's faults," says this professional woman, "may be traced back to the sad circumstance that woman's life, which has not been her own building, has been self-centered, and the self-centered soon get sick of life. Nothing will make one self-centered half so quickly as indulgence. To indulgence from man may rightfully be traced the tendency toward self-effacement which has so harmed

American women. It has been unfortunate, but it has not been the women's fault, for they have merely taken it as children take too many sweets. From too much giving by the men, and too much taking by the women, we have built misfortune by showering unearned money upon women, less because the women wanted it than because the men wished the joy of giving it to them. American men have built a woman-kind which is not normal. Women are beginning to stop asking, however. They are discovering that the indulgence that they thought so fine, is fearful. Womankind is learning, in spite of man, how to think."

Obviously, one cannot ignore the opinions of a woman who has distinguished herself so well in a man's profession. But the woman who succeeds in business, having served an apprenticeship in the regular office work, is not hampered by any illusion about the business man. She knows more about him and his character in one year as his secretary than she would learn in ten years in his home.

Among the many government positions



Dr. Sarah J. McNutt, a well known physician of New York, claims that man is largely to blame for woman's shortcomings.



"For the time being I had to be the boss," is the way Mrs. Harriet Fisher-Andrew explains her first plunge into the business world.



Mary Elizabeth started out to win her way when she was only fifteen years old.

efficiently held by women, the highest paid office was held for many years by Miss Margaret V. Kelley. She was recently married and is no longer assistant director of the Mint. Her salary was \$3,000 a year. There were only four persons between her and the Secretary of the Treasury of the United States. She belongs to the class of women who began life with a purpose. About fifteen years ago she came from Boston and took a Civil Service examination, just as hundreds of young women are doing in Washington today. She passed her examination and entered the bureau of the Mint as a stenographer. She progressed gradually and successively to the position of private secretary of the Director, the Adjustor of Accounts, Examiner, Assistant Director and, later, when the Director was absent from Washington, she signed the letters "Acting Director." She was practically, on some days, the Acting Secretary of the Treasury of the United States, for if the Secretary and the two assistant secretaries, the Comptroller of the Currency and the Treasurer happened to be all away, Miss Margaret V. Kelley was in charge. This often happened in the summer time, when most of the government officials manage to escape Washington. Even now her brain is a burglar proof safe in which government secrets repose in absolute inviolable security.

More than one woman has shown herself capable of taking her place beside the great organizers and financiers of the business world without comparison. Probably no woman in this capacity could take precedence over Mrs. Harriet Fisher-Andrew, formerly Mrs. Harriet Clarke-

Fisher, who, during her first husband's illness, realized that she might have to take his place at the head of the Eagle works of Trenton, N. J. Previous to this crisis she had taken no interest in the making of handrails or other steel work.

"For the time being I had to be the boss," is the way she explained her first plunge into the business world. "I quickly discovered that if I was to win the respect from my employees I should have to know more than they. To this end I began as a regular apprentice to learn to temper steel, chisel the face of an anvil, mold vises and make rails. In fact, I took a complete course in every department of the business, from melting pig-iron to bidding for contracts. Before I was through I learned really to love the

fled. Mrs. Fisher rushed in among them and said, firmly:

"The first man who runs away I'll discharge."

Driven by her indomitable will the men returned to work. After that time she ruled with an iron hand. Smoking, drinking, and dictation in regard to the management of her business were forbidden, and yet, by her kindness to her employees and their families, she soon endeared the men to her. Her office boy has passed his sixtieth year with the firm. Her business acumen is proven by the fact that she managed to outbid all her male competitors for the contract of furnishing anvils and vises for the Panama Canal work. She is today a recognized "Captain of Industry" with a fortune which runs up to six figures.

Even more notable, in view of the financial interest involved, is the experience of Mrs. Selina Herrman. She is a typical German-American woman who conducts an industry which employs 3,000 men, pays out \$2,000,000 yearly in wages, and nets her a profit of \$1,000,000 a year. She is the head of the H. Herrman Lumber and Furniture Company, which, besides having seven offices in this country, have branch offices in London, Hamburg, Durban, and Natal.

Mrs. Herrman assumed complete control of this business since she became a widow. Totally unprepared for her post at the head of this organization when she took hold of it, she started in to learn the rudiments of the business. Today she is master of every detail of the lumber trade, from cutting down of giant trees in Ken-



Nearly every one in the business world knows of Mrs. L. C. Rawson; the only woman in America who belongs to the Association of Life Insurance Presidents.

work of iron and steel, the whirl of machinery and the sound of the forge." Mrs. Fisher completely satisfied her husband with her work, which she dutifully desired to do, and he gave her a power of attorney which made her the virtual head of the works. When he was killed in a railroad accident in 1902 she became in full charge of the factory. Right at the beginning of the management she had to overcome a strike, and, to make matters worse, the shops were flooded by an overflow of the Delaware River, and the machinery was ruined. Yet Mrs. Fisher, with rare tact and diplomacy, straightened everything out. One by one she induced the workmen to return, and soon everything was proceeding as it did before. During a panic caused by an accident to the machinery, the men suddenly



Nearly every city in the United States has its woman lawyer, but Mrs. Ellen Spencer Mussey is the only one who is at the head of a law school.



Mrs. V. F. Church began as "office boy" to the president of a bank at Joplin, Mo.

tucky to the finishing of the finest dining room and chamber suite furniture. When Mrs. Herrman is not abroad she can be found in her offices in New York directing the policy of the business which she has carried on successfully since 1896. Mrs. Herrman has not neglected her society interests. She lives in a handsome old-fashioned mansion on Stuyvesant Square, the old aristocratic section of New York, where her tall, handsome figure, set off by a strikingly beautiful face, leads at many functions. She was the sole woman representative appointed by the German society on the committee to receive Prince Henry when he visited this country.

Another woman, whose business career has been singularly successful in a large way, is Mrs. Theresa A. Shannon-Sheridan. At the death of her husband her dominant personality established itself at the head of his contracting and lighterage business. Her task has been, and is, very hard, because she has had to deal with a class of men who are difficult to manage, but with the pluck which characterizes women who are able to rise to great occasions she went among them to win. At the start of her commercial life Mrs. Sheridan went so far as to personally superintend the removing of the cargo of incoming vessels and delivery to the consignees. At the beginning of her work one of the great obstacles in her way was to obtain a pier at which to conduct her business. The opportunity to overcome this drawback presented itself in 1903 when Commissioner W. Hawks advertised for bids on the pier at the foot

of West 97th street, New York City. Mrs. Sheridan outbid the others and was victorious in the contest for the dumping-board privilege. Today the name of T. A. S. Sheridan figures in many important commissions.

In Syracuse there is a woman whose task has been even harder than Mrs. Sheridan's. Her name is Mary Elizabeth and her trade is making candy. She started out to win her way when she was only fifteen years old. She made her own little candies at home, wrapped them up in bags, on which she wrote her own name and then went out to sell them. Complete lack of capital forced her to make her first great advertising success. She started the now famous "Help Yourself" booth in the University building in Syra-



Mrs. Selina Herrman is the head of the Herrman Lumber and Furniture Co., with seven offices in this country, and four foreign branches.

cuse. There was no attendant, no cash register, no key. People just took what they wanted and it was left to their sense of honor to lay down the money for what they purchased. Mary Elizabeth goes on record by saying that in all her experience in business she has lost only \$5.00. Her advertising talent is well known, and the business today of which she is the head is a very large one.

To be known to posterity as "The Rubber Lady" has been the fate of Mrs. Augusta Matzner. Mrs. Matzner's business consists in dealing in old rubber. From all the countries of Europe, principally from Russia and Turkey, she receives large quantities of old rubber which is reclaimed by various plants in different parts of the country, where the good rubber is extracted and used over again in

manufacturing. A friend once suggested to Mrs. Matzner the whole idea of her business, by asking her if she thought there was any market in America for old rubber. Mrs. Matzner instantly made a round of the principal establishments which dealt in rubber and found there was a large demand for this very article. For the first two years her business was carried on without capital, the small profits she made being deposited always in the same bank. At the end of that time Mrs. Matzner went to the head of that bank and asked for a loan of several thousand dollars. She got it. First her goods came by the car load, then by two hundred tons, and now she receives many thousands of tons at a time.

Nearly everyone in the business world knows of Mrs. L. C. Rawson, who, as vice president of the Des Moines Life Insurance Company, is the only woman in America who belongs to the association of Life Insurance Presidents. Strangely enough, the death of her baby was what forced Mrs. Rawson into business. She found herself grieving and brooding so much that she plunged into the business world to have an interest that would occupy her mind. Her husband was president of the Des Moines Company, and in his office she learned the business. When Mr. Rawson went out into the "field business" the brunt of everything in the office fell upon the little woman's shoulders, and mainly through her efforts the company has so increased its business that it now carries \$27,000,000 in policies on its books, and does business with eighteen states.



At the age of twenty-three Miss Irene Scott is at the head of the mail order department of a large clothing store.

"I always put in at least eight hours a day at my desk and sometimes a little more," said Mrs. Rawson. "I think it is an excellent thing for women to work and exercise their brains, and nowadays they seem able to do pretty much anything they want to. However, I am not a suffragette. I am just a working woman, who is very happy to be able to help her husband in time."

A few years ago the graduation of a woman from a law school attracted almost national attention. Now nearly every city in the United States has its woman lawyer. But out of all this number of women lawyers there is only one who is the head of a law school. She is Mrs. Ellen Spencer Mussey, of Washington, D. C. More than that, Mrs. Mussey is the founder of a law school—the one of which she is now the dean. This, with an active practice of thirty years, puts her at the head of the legal women in the United States.

Mrs. Mussey is a professional woman, has been all her life, and always expects to be. She enjoys being in the thick of things. Law was the dream of her pig-tail days, and she is still all enthusiasm over it. She has a way of getting things done that is a marvel to her friends and fellow-workers. Her law attainments look like an appendix to Blackstone. She is a member of the bar of the Supreme Court of the United States and of the United States Court of Claims. She is author of the "Mussey Act" which gave married women in the District of Columbia the rights to their earnings, and mothers equal rights with fathers in minor children, and has influenced legislation to compel school attendance.

As an attorney she represents the Swedish and Norwegian Legations, and is the author of several articles on divorce and laws regarding domestic relations. She is interested in education, and secured the first appropriation for free kindergartens in the District of Columbia. She has also aided in establishing ungraded schools, and is a member of the board of directors of the American Playgrounds Association, and is also a member of the board of education of the District of Columbia. In addition to this she is a member of the National Geographic Society.

Besides being a woman of business, she is a club woman. She is ex-vice-president-general of the Daughters of the American Revolution, former president of the Legion of Loyal Women, and is sponsor for the Ellen Spencer Mussey Tent, Daughters of the Veterans. As agent of the National Red Cross Society

she established diet kitchens at many posts during the Spanish-American War, and went to Galveston, Texas, during the flood.

Mrs. Mussey is a woman of strong personality, and in spite of her commercial training, she is very womanly in all her ways. In 1871 she married R. D. Mussey, a brevet brigadier-general of the Volunteers, and has one son.

Excepting Mrs. Hetty Green, who is perhaps the greatest woman financier, the world has ever known, Mrs. Elizabeth Cockran Seeman, who manages the Iron Clad works of Brooklyn, an establishment that employs five thousand hands, and pays out millions of dollars yearly, is probably the most daring and shrewd. In California, a woman named Mrs. O. H. Burbidge has built up one of the most successful fruit and chicken farms in the west. She sends her products all over the United States, and counts her annual profits well up in the thousands. Even in the wildest part of Kentucky Mrs. Effie Ralston is famous as the "Lumber Queen." She conducts a business which has outclassed all her male competitors.

Chicago boasts of Mrs. Charles Netcher who conducts the "Boston Dry Goods Store," where she employs a great many ambitious young women. Also in Chicago is the famous woman detective of international reputation, Mrs. Mary R. Holland. It may be by design, or it may be by nature, that she is described as a living resemblance of Sherlock Holmes.

A most successful woman financier in the West is Mrs. V. F. Church, who lives in Joplin, Missouri, and began as "office boy" to the president of the Joplin bank. Colorado, the land of suffrage, is particularly fortunate in women who have asserted themselves as economic factors. Mrs. Mary Elitch Long, for example, known not only in Colorado, but in every corner of the United States as the "Lady of the Garden," has made a remarkable success in Denver in the management of a garden which includes a zoo, a miniature Luna park, picnic grounds, a beautiful orchard retreat with exquisite flowers, and a theatre which houses the largest theatrical attraction in the world. Even in Texas it has remained for a woman to successfully promote a public service

(Continued on Page 119.)

A Glimpse of Mediation Meadows

Clearing Houses for Progress in Employers Relations With Employees

By Newton A. Fuessle

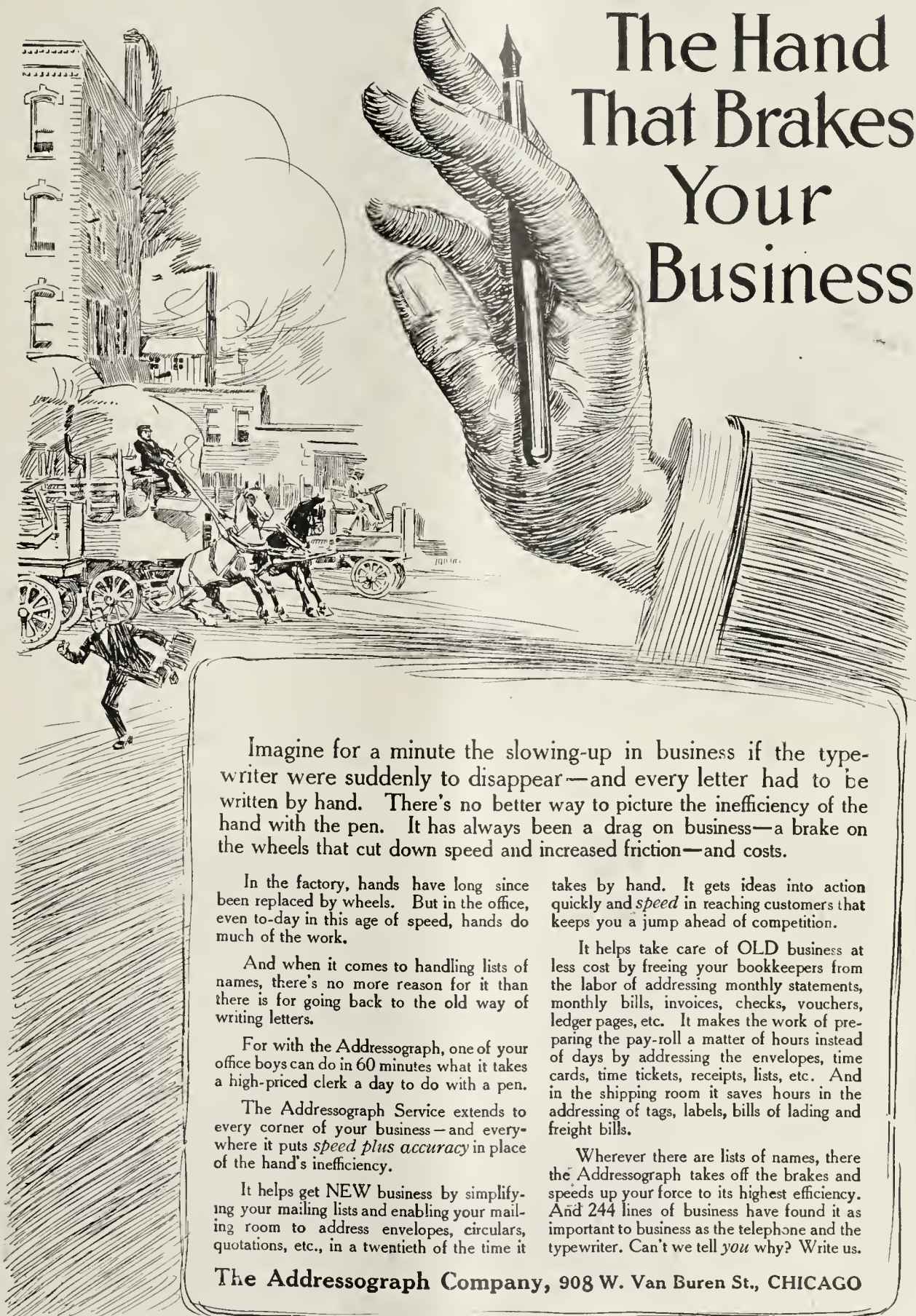
UP in northern Ohio, near the village of Chardon, twenty-five miles from Cleveland, lies a little rural stretch called Mediation Meadows, a name destined to live long in the industrial history of America. The Meadows are located on Lotusdale, one of the most beautiful and scientifically run farms in the state, and this is the scene of America's annual Conclave of Mediators.

J. K. Turner, the founder of this interesting movement and its inspiring genius, is one of America's foremost industrial experts. He has convinced scores of large employers of labor that it is good business to deal squarely with their employed, and has convinced thousands of workmen in many lines of activity that it is good business to play fairly with their employers. Thus, he has built up a nation-wide organization of practical industrial mediation, and the migrants who come to his farm at Lotusdale every summer for their annual round-up believe implicitly that the Golden Rule is the first requisite for industrial efficiency.

These men are writing the latest chapter of the industrial history of America. Its theme is that mediation of industrial disputes through the friendly disposition of workmen and employers toward each other, whatever the grievance, is the only safe and sane method of procedure.

This year's conclave was the third annual affair of the kind. Nearly two hundred men were present. It was a unique peace conference. Most of the mediators dwelt in the little tent city near the shores of Lake Aquilla on the Meadows. Some were quartered in the neat little shingled cabins which dot the pretty Lotusdale Woods. It was the biggest and most unusual overall convention ever held in America.

Locomotive engineers were on hand who shook Texas cinders out of their boiled shirts when they arrived. There were brakemen from New England, factory hands from Ontario, and toilers from the quarries of New Jersey. There were employers from corporations large and small. These men got together for



The Hand That Brakes Your Business

Imagine for a minute the slowing-up in business if the typewriter were suddenly to disappear—and every letter had to be written by hand. There's no better way to picture the inefficiency of the hand with the pen. It has always been a drag on business—a brake on the wheels that cut down speed and increased friction—and costs.

In the factory, hands have long since been replaced by wheels. But in the office, even to-day in this age of speed, hands do much of the work.

And when it comes to handling lists of names, there's no more reason for it than there is for going back to the old way of writing letters.

For with the Addressograph, one of your office boys can do in 60 minutes what it takes a high-priced clerk a day to do with a pen.

The Addressograph Service extends to every corner of your business—and everywhere it puts *speed plus accuracy* in place of the hand's inefficiency.

It helps get NEW business by simplifying your mailing lists and enabling your mailing room to address envelopes, circulars, quotations, etc., in a twentieth of the time it takes by hand. It gets ideas into action quickly and *speed* in reaching customers that keeps you a jump ahead of competition.

It helps take care of OLD business at less cost by freeing your bookkeepers from the labor of addressing monthly statements, monthly bills, invoices, checks, vouchers, ledger pages, etc. It makes the work of preparing the pay-roll a matter of hours instead of days by addressing the envelopes, time cards, time tickets, receipts, lists, etc. And in the shipping room it saves hours in the addressing of tags, labels, bills of lading and freight bills.

Wherever there are lists of names, there the Addressograph takes off the brakes and speeds up your force to its highest efficiency. And 244 lines of business have found it as important to business as the telephone and the typewriter. Can't we tell *you* why? Write us.

The Addressograph Company, 908 W. Van Buren St., CHICAGO



One of the features of the conclave was a baseball game between the East and West.

free-for-all discussions of topics of vital importance. Employees sized up their employers and found that they didn't have horns. When men from the feverish industries get together in the refreshing air of the country, with nothing between them but a hickory shirt and a pair of overalls, they are pretty likely to get at the bottom of things. Grievance committees automatically take on the character of harmony committees. They gain a sane and fair point of view that helps them in their work for all the rest of the year.

In connection with the conclaves are held the annual meetings of the Square Deal Club, a remarkable organization founded by J. K. Turner, which already boasts local chapters in some 26 different states. Meetings are held throughout the year in large industrial centers, where workmen and their employers get together and thresh out their troubles in harmonious fashion.

Mr. Turner told at the recent convention how he first began seriously thinking about the possibilities of industrial mediation. He had crawled under a box car in Chicago on that memorable occasion when the United States troops fired upon the strikers in the railway labor controversy of 1894. With bullets raining on every hand, and with hell literally turned loose, it occurred with vivid force to J. K. Turner that labor and capital must somehow be brought to terms. From that day on, the idea of

mediation possessed him, coloring all his subsequent career.

He knew that in order to get the idea across in an effective manner, he would have to secure the endorsement of it by men of large affairs, thus winning for it that authority which is necessary before an idea can be popularized among the masses. For years he knocked vainly for admittance at the doors of railway presi-

dents and others. At last they let him in, yet still refusing or failing to see the economic advantages of adopting the measures he advocated.

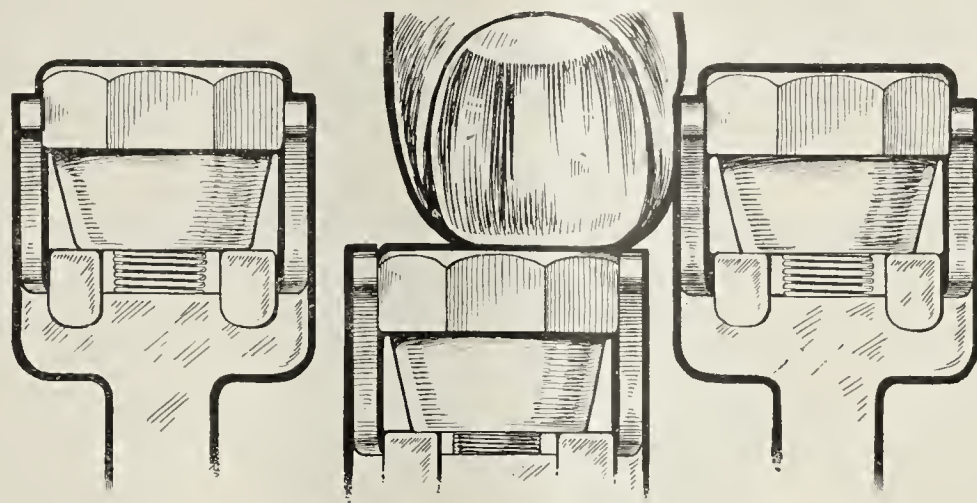
At last, within the last five years, some of the larger men of affairs caught something of the vision which had all these years been firing J. K. Turner, and they began co-operating with him along the lines of practical mediation which he recommended. The plan worked remarkably well. In no case where the plan has been adopted has it been given up as uneconomical. It has amply proved the value in hard dollars and cents of friendly co-operation between the directing heads and the operating hands.

The men who gather at Mediation Meadows are men who realize that misunderstanding is the prince of mischief-makers of the world. They define mediation as the elimination of the causes for industrial controversies, rather than the settlement of controversies after they have arisen. They believe special privilege to be the bane of progress, whether it be the unfair privileges of the employing class, or the unfair privileges of powerful organizations of labor, wrested from that which rightfully belongs to the unorganized or the more weakly organized masses of workmen.

They understand that in every controversy in the industries, the public finally has to foot the bill, and that the workers themselves are a vital and material part of the public that has to pay. Their chief effort, therefore, is to eliminate in



Most of the mediators dwell in the little tented city near the shores of Lake Aquilla.



How the Controlled-Key Compels Correct Operation

"Compels, you say? Show me how."

"That's easy, just try adding a few figures and see for yourself. Take the first number of your column, 4875. Push down the 4 key—that's it; now the 8 key—all right; the 7 key—the 5 key."

"But the 5 key won't go down—must be something wrong with the machine."

"No, the machine's all right. The trouble is you didn't put the 7 key clear down and as a result the machine has locked up. Nothing doing until you go back and complete that unfinished stroke. There, that's it—now you have 4—8—7—"

"Yes, but the machine is still locked—see, the 5 key won't go down."

"No, not until you touch that Release Button

up there close to the 9 key. That fixes it all right."

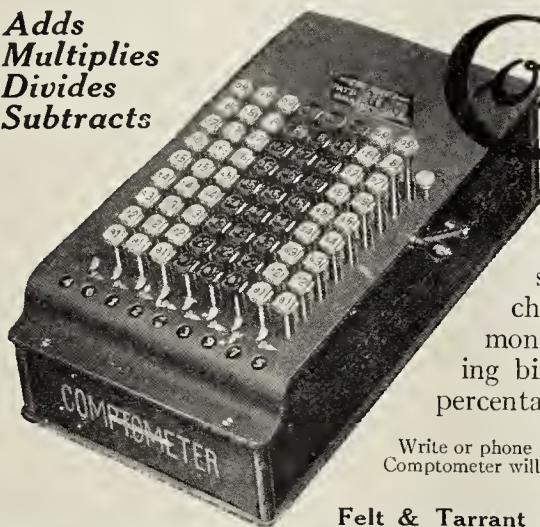
"Now you see how the Controlled-Key *compels* correct operation."

"Whenever you keep a key from registering its full value by putting it only part way down, the machine will instantly lock up and you can't add another figure until you correct the mis-operation by completing the unfinished stroke. You may go wrong but you can't get by with your error."

"Another feature of this Controlled-Key is that you cannot, through a fumble, accidentally depress a key next to the one you are operating. The interference guards at the sides of the key-tops prevent that."

"Did you notice, also, how the keys are cushioned? Soft as pillows—no chance of finger fatigue there."

**Adds
Multiplies
Divides
Subtracts**

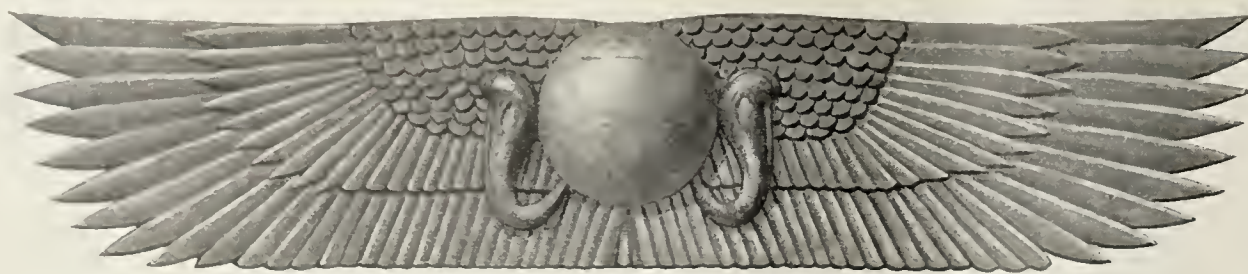


Comptometer

Besides assurance of accuracy, you have in the Comptometer the handiest, speediest and most durable adding machine ever made—one that saves time and money on all your office calculations, including bill and inventory extensions, discounts, percentages, fractions—anything in figures.

Write or phone for a demonstration to show what the Controlled-Key Comptometer will do on your book additions, billing, cost work, etc.

Felt & Tarrant Mfg. Co., 1722 N. Paulina Street, Chicago, Ill.



Symbols of Protection

Ancient Egyptians carved over their doorways and upon their temple walls the symbol of supernatural protection; a winged disk. It typified the light and power of the sun, brought down from on high by the wings of a bird.

Mediaeval Europe, in a more practical manner, sought protection behind the solid masonry of castle walls.

In America we have approached the ideal of the Egyptians. Franklin drew electricity from the clouds and Bell harnessed it to the telephone.

Today the telephone is a means of protection more potent than the sun disk fetish and more practical than castle walls.

The Bell System has carried the telephone wires everywhere through-



out the land, so that all the people are bound together for the safety and freedom of each.

This telephone protection, with electric speed, reaches the most isolated homes. Such ease of communication makes us a homogeneous people and thus fosters and protects our national ideals and political rights.



AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

One Policy

One System

Universal Service

a broad spirit of co-operation any causes that might eventually lead to destructive labor wars. Approaching their conference in this manner, the exponents of the mediation idea in the industries find it an easy matter to discover the fairest course.

The big annual fiesta at Mediation Meadows brings together representatives of all manner of labor organizations from all sections of the East and West. At their informal sessions before the camp-fire at night, and in their meetings in the big assembly tent, they exchange

ideas that broaden and liberalize them all. Class and brotherhood distinctions flee, they get down to brass tacks, and find that the best kind of brotherhood is that spelled with a little "b," and that an injury to one is the concern of all, whether the injured one be a workman, an employer, a stockholder, or a disinterested member of the general public.

The Turner idea of mediation makes on every hand for greater efficiency. But he frowns upon efficiency of the stopwatch order. That kind antagonizes the whole personnel of an industrial organ-

ization, and cannot prove eventually successful. Turner is an industrial expert, on the contrary, who makes it a point first of all to study and understand the point of view of the men in the ranks, and, by first gaining their friendship and co-operation, instills the desire for greater efficiency at the outset on the part of every individual. He drives home the fact that no individual in an organization can prosper unless the organization as a whole prospers.

J. K. Turner defines himself as a socialist, not of the Debs type, but of the Christ type. He is a forceful public speaker, and has recently addressed numerous chambers of commerce and commercial clubs, in connection with the Mediator Lecture Lyceum, which furnishes speakers where they are wanted, all of whom are actively engaged in practical mediation work. The Lyceum is at present able to furnish speakers in any of the following languages: English, Polish, Hungarian, Italian, French, German, and Danish. *The Mediator Magazine*, published by J. K. Turner, has at the present time editions in Polish, Hungarian, and Italian, as well as English.

An important result of last summer's Conclave of Mediators has been a body blow to the custom at many industrial centers of paying workmen by checks which are almost invariably cashed in saloons. A number of organizations have made special arrangements with local banks, under which the banks are open for an hour or two on Saturday afternoon when the men get their pay checks, thus making it unnecessary to repair to the grog shop, where the saloon keeper always gets his in the shape of a considerable percentage of the face value of the check crossing the bar in payment for drinks in return for the courtesy he extends the man with the check to be cashed. Other large factories have adopted the scheme of paying their help in cash. Not a few saloons have been obliged to go out of business in localities where Turner's mediators are on the job, and the cup that cheers is receding before the more wholesome grape juice diplomacy of the mediators.

One of the features at the Conclaves is a baseball game between the East and the West, which usually results in allowing every last mediator in the game about as many hits as he chooses to execute. Supreme good nature, however, prevails at these unique conventions. They do not attempt to pledge the men present to any line of conduct, save that of viewing every problem that may arise with broadness and fairness. Mediation is discussed in a way that shows it to mean primarily good and decent citizenship, with the first concern

In writing to advertisers, please mention BUSINESS

always that of the greatest good for all.

Large employers of labor everywhere regard these conclaves with intense interest. Those who laughed at the Turner idea at the start are sitting up and taking profound notice. He has done what many of them thought utterly impossible—namely, to make workmen, who have been such easy prey for irresponsible agitators of discontent and economically incorrect doctrines, look at their own affairs and those of their employers from the broad standpoint of the benefit of the consuming public and the whole community, rather than from their own selfish, circumscribed desires.

While these mediators are pushing their work among the rank and file of labor, Mr. Turner and his associates are educating the employers to regard their workmen not as mere pieces of flesh-and-blood machinery, but as human beings, filled with identically their own desires and yearnings. Many a board of directors has sat and listened to the constructive criticism of J. K. Turner, handing it to them in his characteristic virile manner. He is a man of engaging personality, with an illimitable store of magnetic energy, a snappy epigrammatical way of stating truths, and a mental speed that wins battles for mediation right and left, and relegates into the past the archaic system of industrial conflict which has raged so long and so violently.

Many an employer of labor, weary of the fight, has turned to him to be shown a way out of the quicksands. Many a labor leader, who has stood in the thick of the fight and given blow for blow, with never a thought of getting together with the employer for a peace conference instead of for a grievance meeting, has been won over by J. K. Turner to the more modern method of mediation.

Not a few labor leaders have fought the Turner organization and idea desperately, and have blindly set him down as a "strike breaker." As a matter of fact, he has never broken a strike in his life. He never enters an organization where there is a strike on. He is wise enough to know that when men are at swords' points over a contention, they are blinded to any side save their own. They are hostile to the broadening process of education. And mediation is essentially a matter of education. Summed up, it is industrial common sense and economic broadmindedness. Respect for the other fellow's views is merely a matter of understanding the other fellow. And not until both sides begin to try to understand each other can they hope to eliminate the errors that cause the industrial pains.

J. K. Turner went to school but two years in his youth. He's fifty years old now, and has been learning things all that time. To-

Globe-Wernicke Filing Equipment

Costs no more than the ordinary kind, and—no freight to pay!



Classify and file your ideas

HOW many ideas have you killed or buried or hidden away in pocket or pigeon-hole to be forgotten or lost? Ideas are valuable. They are the foundation of business, the motive power to progress, the commercial acorns that grow into the mighty oaks.

Preserve and safeguard your ideas by classifying them according to topics and by arranging them in a Globe-Wernicke File according to captions. Then you will have them when needed.

Protect and preserve the statistics, records and figures that have to do with your business. If they are worth keeping they are worth using. File them convenient for reference and comparison. Nothing is so stimulating to today's busi-

ness as yesterday's records. They give you something to improve upon.

Globe-Wernicke Filing Equipment has become the unfailing memory of business. It has unloaded the business head of details, placed them at the finger tips, and has multiplied the business man's efficiency.

When utilized with our Safe-Guard Method of Filing, your filing system becomes a live index to your business. It eliminates the possibility of error in filing and attendant delays and irritations in finding papers. It is simple to understand, quick to use.

Globe-Wernicke Filing Equipment grows with your business and maintains economy and uniformity in office equipment. Made entirely of steel or of wood with steel interiors.

Write for catalog and valuable book, "Filing and Finding Papers No. A-2."

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Cincinnati, 128-130 Fourth Ave., E.

day he is the greatest industrial diagnostician in America, and has the confidence of both our largest men of affairs and our lowest paid day laborers. His conclaves at Mediation Meadows are clearing houses for what is best and most progressive in men's relations with men everywhere in the industries. They are making industrial history. This year's conclave was held on July 14 to 19. It was the third annual affair of the kind. A thousand farmers flocked to the Meadows on Agricultural

Day, when they were addressed by Gov. James M. Cox, of Ohio, and others.

In Mr. Turner's opinion co-operation is born contentment, and only the contented workman works hard and intelligently. Discontent is the rock upon which efficiency splits. All the efficiency engineering in the world cannot secure results if, when it sinks its furrows into the soil, it strikes the rocks of discontent. Co-operation accordingly means opportunity. It means a just reward for effort put forth. It means fairness plus.

In writing to advertisers, please mention BUSINESS

"SIMPLEX" INK TABLETS WHY?



Because

This familiar little scene with soiled desks and documents will never again appear before you.

No fuss, muss, breakage, spillage, or freezing.

Because

"Simplex" Ink Tablets go direct to your ink-well. Add water as directed. In a few minutes you have a fresh supply of dependable ink.

Easy, isn't it.

Made in all colors.



Because

You need never hunt for that ever absent dropper, then overflow your pen over fingers, floor, feet and finery.

There is a way to easily fill your fountain pen when and where needed.

Because

Just a little "Simplex" Ink Tablet dropped into your fountain pen, filled with water, a few shakes, and you have a free flowing writing fluid.

Handy for Salesmen, Tourists, Sportsmen and all other fountain pen users.



Imitators are now offering inferior substitutes. **Demand**

"SIMPLEX" Ink Tablets



THIS COUPON

B-63

with 10c. will bring you liberal samples of "Simplex" Ink Tablets. Which size and color shall we send?

THE "SIMPLEX" INK COMPANY
CLEVELAND, O., U. S. A.

Diplomacy In Collection Letters

Instances Where Friendly, Jovial or Intimate Epistles Have Brought in the Checks From Delinquent Customers

By William Hamilton Burquest

THE proposition of inducing the slow-pay or no-pay customer to 'come across' with his voucher for value received is a diplomatic and psychological proposition—first, last and all of the time," says the chief executive of a large middle-west manufacturing company. He employs a corps of collection correspondents who command top-notch salaries, and who can write original letters that bubble over with friendship and cordiality. The letters are distinctly individual and peculiarly applicable to the circumstances in each delinquent account.

"Successful collecting by mail involves a mature study of each case, a ready acquisition of all the main and minor facts in any given account," continues this manufacturer. "Threatening epistles, bullying missives, to my mind, only tend to intensify any ill will or animosity a debtor may harbor against your house. I have invariably found that it doesn't pay to haggle, fuss and fume around with your delinquent man. And therefore I have constantly striven to maintain a policy that will retain the good will of the debtor. Such a policy will have a tendency to mitigate any effort on his part to 'knock' the firm and prejudice other dealers or prospects in his neighborhood against your company. Drag your delinquent customer up out of the mire of debt by humanly persuasive letters. Get him into the paying mood by appealing to his business pride, his sense of self-respect, his vanity if need be. Flatter him, joke with him, tickle his humor. Do all of this and more, but never threaten him. Overcome evil with good. It's a truism and axiom that works well in practice.

"In the majority of cases, I have observed that the collection lawyer is more apt than ever to convert the owing customer into a live, aggressive enemy of the house, and render him an injurious walking and talking ad among the trade in his community. I believe absolutely in adhering to the line of least resistance, and I act on the theory that where there is the least friction, there is sure to be the least trouble and smoother general results."

This manufacturer, through his corps of efficient collection correspondents, succeeded in cleaning up some \$25,000 worth of old debts in sixteen months, by handling these accounts in a unique and thoroughly diplomatic manner. The delinquent customers were treated in a gentlemanly way and with a view to selling them again after things were squared up. These letters were written from the sales point of view and they "got under the skin" of debtors as soon as the first paragraph was read. Here is one of the diplomatic epistles that "brought home de bacon" within a space of ten days:

Mr. Patrick O'Connor,
.....Avenue,
Baltimore, Maryland.

Top of the morning to you, Patrick. Its a fine day in the world, isn't it?

We were just looking over a page or two in our ledger, a trifling matter for a fine morning like this, and when we came to the "O's" we came to a line that looked shot full of holes. We called the bookkeeper down for his carelessness, but the poor boy went and got the papers and showed us where Patrick O'Connor had been skipping month after month throughout the whole year and that the devil of a bookkeeper could not fill up them places without taking it out of his own pocket.

Now, Patrick, you started in right bravely and you did fine—for awhile. Then, Patrick, you laid down on us—YOU DID THAT same, and it was eight months and a day that we never saw the color of your money at all, at all. Now we know you have a fine shop, and a good trade and you are proud of your business, and you have a right to be. Why not be proud of your record on our books, Patrick? Why not clean up this old stuff and let us be proud of you as you are of your business? The bookkeeper boy says that there is \$60.00 still due us and that you have had the machine over a year and that you do not answer our letters. Patrick, we think its a lie. We think you have been sending the money and it has not got to us. You had better get after your banker or your postmaster or after the mailman—and say, Patrick, put a good fat check in this envelope we are handing to you and mail it to us today with your own hand, and good luck to you and yours.

Very truly yours,

Here is another letter somewhat similar in style and which made the debtor smile, scratch his brow and feel a bit ashamed of his dilatory tactics with the firm:

Mr. Maurice O'Brien,
.....
Memphis, Tenn.

Good morning, Maurice. How's things in your neck of the country? How's the cotton crops, and how's fishing in the Mississippi?

Say, Maurice, we were just gazing over a bit of our ledger, a trifling matter for a bright day like this, and when we came down to the "O'Bs" what did we find but a nasty splotch of red ink opposite the name of Maurice O'Brien. We thought it was a devil of a mistake by our bookkeeper until the poor boy went and showed us where careless bankers down in Memphis kept on turning down your checks.

Maurice boy, you will have to change your bankers or get after them with a shillelah. You have got to teach them that when you sign your name on a piece of paper its good for every dollar you say it is good for, and if it isn't good you will make it good.

There is a trifling slip of paper that's got your name on it, Maurice, its a check, so it is, for \$10.00 only—that you sent us in August last. Its a perfectly fine check too, Maurice, until we turn it over and then, Wurra, Wurra, what a mess of stamps and pen scratches! It says its cancelled, Maurice; sure there must be some mistake about it. Whist! tell you what you do, Maurice. Just you send us a good one for it. Its a go Maurice, is it? And then you just hitch a trifle on it for good luck so we can cut down the black marks and blot out some of the red ink that we blamed our bookkeeper for.

Let us hear from you today, won't you? with some real money.

Very truly yours,

The foregoing two letters were written to people who had been hammered with form letters and individual collection mis-sives for many months, without receiving from them any sort of reply, acknowledgment or payment. The accounts were ready for the lawyer, according to the old time notion, but these pointed and humoresque letters struck the right chord. They brought replies and then payments in comparatively short order, and cordial relations were re-established between customer and house. Once the correspondence was re-commenced it was a relatively easy thing to smooth the ruffled susceptibilities of the customers and get them in good humor and in the buying mood again.

Here is another type of letter written in a vein applicable to the particular case in question:

Mr. Samuel Cohen,

.....

Toronto, Ontario.

THANK YOU, MR. COHEN!

Thank you very much for your nice letter of the 3rd inst., but we have to return your check and freight bill. We appreciate very much the friendly spirit with which you have met our letters. We are mighty sorry that there was any misunderstanding at all because we have done our level best to protect every customer by writing plainly into the contract the provisions that must control the sale. For instance, the first line says that the price of the machine is \$100.00 F. O. B. Indianapolis. We do not have to explain to you, Mr. Cohen, what F. O. B. means. We would not insult you as a business man by pretending to explain the simple and obvious fact that you must pay the freight.

We printed in plain terms on that same contract the provision—"This machine is not sold subject to trial." We could not make it any plainer than that could we, Mr. Cohen? Those provisions were put in because other men had misunderstandings; had been misinformed, had felt sore, sick and disgusted because they

had listened to arguments or had believed promises, or had undertaken agreements or thought they had understandings with salesmen who were more anxious to make the sale than tell the truth.

All of our machines are divided into two classes; the best and the rest. You wanted the best, and you got it. There isn't a machine in the world, Mr. Cohen, that will do the work as well as one put out by this company. If you had the time and the inclination to build a machine for your own use, even though you spent a million dollars, you could not build a machine to do your work better than the machine does.

The same mail that brought your letter, brought us a letter from an old time customer

In writing to advertisers, please mention BUSINESS

Miss Connor Paid For Her Own Burroughs

Miss Mayme Connor is station agent at Juneau, Wisconsin—Chicago & Northwestern Railway. Being a bookkeeper and used to figures, she was able to work out this complex problem: "If I can do 9 hours' work in 6 hours I save 3 hours a day."

The thought of a 6-hour day, working for a railroad, appealed to Miss Connor.

She then turned to logic.

"My brain is finer than any machine ever made," she argued, "but it isn't a *machine*. Work that a machine can do isn't fit work for my brain."

Pretty advanced thinking, but irrefutable.

Being decisive as well as logical, Miss Connor promptly bought a Burroughs Bookkeeping Machine with her own money. She learned to *operate* the machine in five minutes.

The pall of brutal, deadening drudgery—machine drudgery—is lifted from her daily work. Her brain no longer revolves—it thinks. To the human side of her job—responsibility, judgment, intelligent solving of problems, constructive planning—Miss Connor now devotes her activities.

She couldn't change the system, because that is prescribed by the railroad, but the machine does the *machine work* the way Miss Connor is required to do it—and does it better than could any human brain.

We quote Miss Connor's case, not because her case is unusual—there are hundreds of almost exactly similar cases—but because it expresses in simplest terms the case of every business man in the world. If this girl couldn't afford *not* to own a Burroughs, what business man dare say he can't afford a Burroughs—doesn't *need* a Burroughs?

You need a Burroughs Bookkeeping Machine—may we prove why—and send you a manual "A Better Day's Profit," which has opened more than one man's eyes?

BURROUGHS ADDING MACHINE COMPANY

82 Burroughs Block, Detroit, Michigan European Office: 76 Cannon Street
London, E. C., England

Makers of adding and adding-subtracting bookkeeping machines, listing and non-listing adding and calculating machines, visible-printing adding and calculating machines—86 different models in 492 combinations of features—\$150 to \$950 in U. S. Easy payments if desired.

WE FIT THE MACHINE
TO YOUR SYSTEM



of ours which we want you to read. It is from Chas. Wilkinson, 142 Street, New York City. He says:

"You can go right on selling your machine. You have them all beat. On September 10, 1913, it will be ten years that I have had mine and it works and cuts as good now as it did the first day I received it. I have not spent a cent for repairs since I have had it. There is nothing to get out of order. Ten years is proof enough for me."

Mr. Cohen, that's the machine you bought. Ten years without a cent for repairs! That's pretty good. Ask Mr. Wilkinson if it ain't.

We cannot allow you the freight, Mr. Cohen, on any consideration because we are



Why Worry?

EVER HAVE THAT DEJECTED FEELING?

Same old job all the time; no advancement, no increase in pay; no added responsibilities. That's the source of discontent.

Do you deserve it? What have you done to better your position? Have you prepared yourself for the opportunities that always arise? Answer that honestly and then you will find the real cause of your discontent.

The greatest field in business is open to you: A field crowded with numberless opportunities for big money; for better positions; for better hours; for independence.

The Profession of Accountancy

is today one of the greatest of professions

If you are a bookkeeper or a ledger clerk your opportunity for independence lies in our correspondence course of Higher Accounting and Business Law.

You will find graduates of this school in every State. Let us send you their names. See for yourself what they have accomplished, and in the meantime send for a copy of "Inspiration-Ambition-Success," our handsome 64-page catalog. It's FREE for the asking.

The International Accountants' Society
Box 816 DETROIT Michigan

bound and determined to maintain equal prices to all. You are buying the same machine at the same price and on just the same terms that every one of our 34,000 customers have paid. Not one of them but has paid the freight and if we stay in business for the next thousand years, Mr. Cohen, every customer who buys a machine of us is going to pay the freight. It is in that way only, Mr. Cohen, that we can look into the eyes of every customer and say truthfully, "We are giving you no favor and we are giving no one else any favors." That gives you the feeling, Mr. Cohen, that you are buying the machine "right" and you are getting the best possible price and you know it.

Please send us your check for \$10.00 for the first payment and let your other remittances come through promptly and regularly on the first of every month, then we will be good friends and true friends. That's the only way to do business.

We ask you to accept our best wishes for a very prosperous season.

Very truly yours,

The foregoing style of letter "delivered the goods." It put Mr. Cohen's mind into a quiet, thoughtful state. He obeyed the correspondent's requests in due time, and today Mr. Cohen and the company cherish nothing but good will for each other. Thus, according to this progressive manufacturer, the collection letter can be made the strongest possible link between a house and its customer.

The same manufacturer referred to the case of a high-spirited little German woman in the East who had been as stubborn as a mule with the company's salesman who had sold her a slicing machine for her butcher shop. She had paid \$70

on the machine, and she refused to pay the balance, arguing that she had paid quite enough. She slammed the door time after time in the salesman's face, and she returned unopened letters which the firm would send her.

Finally, the correspondent decided to use a new line of tactics with her, on the theory that you can lead a mule to water, but you can't drive him. A letter was sent her in a plain envelope and addressed in long hand. It began with the greeting—"Wiegehts, Mrs. Blatz," and then continued with a breezy assortment of conversational German phrases. It was a friendly epistle, a sort of "wave the hand" letter which made no reference to collections. The letter congratulated her on the neat aspect of her little shop and its growing trade in that thrifty Dutch community.

In a few days Mrs. Blatz responded in friendly tones. She wrote a characteristic letter bubbling over with German exuberance. It was a sort of hilarious missive. The firm's jovial and flattering letter had won her over completely, and the account was squared in full within thirty days.

Efficiency in the matter of collections does not stop with the collection of the money. It must go further and make a friend of the debtor. Then the sales department can count on the delinquent dealer as a booster and not a knocker.

Co-operation in the Printing and Lithographing Trades

How the Advent of Proper Accounting Methods Have Increased the Standard of Efficiency

By F. B. Abernathy

Secretary Denver Lithographing Company

UP until a very few years ago there was probably no line of business suffering more from the lack of proper accounting methods than the printing and lithographing businesses, and there was certainly no line of business that was showing the effects of the lack of business methods more than these two. Both sell their products almost invariably to the consumer direct, thus eliminating the middleman entirely, yet they are two of the least profitable lines enumerated in the list of manufactures by the government census reports. The lithographing business has been

more fortunate in respect to profits than has the printing business, which ranks seventh in volume in the list of industries, but harbors more failures and near failures in a year than several of the largest industries combined.

Had you asked any printer or lithographer ten years ago what percentage he charged to his costs to cover the depreciation on his plant and the interest on his investment, you would undoubtedly have received the answer that he did not make any charge for the depreciation or interest, but that these items were taken care of in the general

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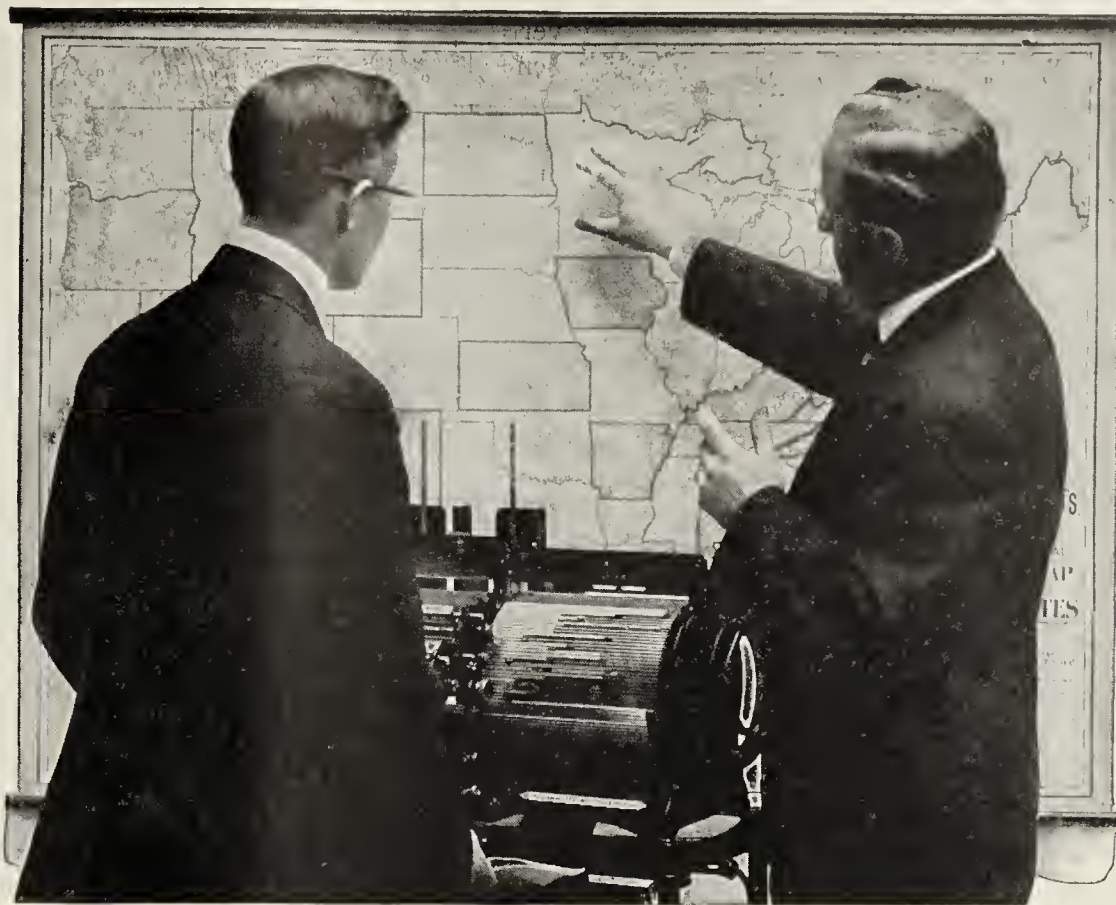
erous profit that he added to his costs. Now, modern accounting methods have shown that the manufacturing plants that do not make a charge each and every month covering the depreciation on the machines and the replacement of them after they have outlived their earning ability either through age or obsolescence, is surely facing bankruptcy.

The average plant of printing and lithographing machinery has either become obsolete, or actually worn to such an extent in the course of ten years that it is hardly possible to run it at a profit. Where does the money come from to replace this plant of machinery unless a proper charge has been included in your costs to provide funds for replacement. No machine ever brought this matter home to a manufacturer stronger or more forcibly than did the advent of the Offset Lithographing Press to the lithographer. Here was a machine which by the introduction of a new principle in construction reduced the value of a stone commercial lithographing machine that stood on the inventory at anywhere from one to two thousand dollars, to a few hundred at most, and in some cases to that of the market price of junk. Yet how many of the plants operating these old style machines had provided for this contingency, and could go into the market and replace the old with the new, and pay for it with ready money?

Within the last few years the great National Associations of these industries have devoted themselves to the introduction of business methods and modern accounting.

And the greatest difficulty encountered was in the devising of a thoroughly practical method of ascertaining costs, one that was simple, yet correct from every standpoint. Inasmuch as the product was of such a varied nature that no single operation could be taken as a unit of production, it was necessary to take the element of time in the various departments as the unit, and in all the Cost Systems devised, the productive or chargeable hour in each branch or department of production is the standard unit of cost.

The Standard System of Cost Finding has probably been exploited more than any other method at present, although all systems are virtually the same in results, and has the advantage over other methods for the reason that it is more generally installed and a wider range of averages is thus obtainable for comparison, both for individual costs and efficiency. The method of operation is the careful recording on a daily time ticket of the various operations of each workman, and making up from this ticket a daily summary of all the time spent on each class or division of essential operations. From this daily summary of opera-



"Let's Get After That Weak Spot TODAY"

The map showed that immediate action was needed in a certain territory. Sales were falling off; but according to reliable commercial reports business conditions were excellent. The best man available could not hope to cover the situation in less than two months and competition was already getting a foothold.

The General Sales Manager was worried. He called in the Advertising Manager and said "What do you suggest?"

"Start a direct-mail campaign at once, and let the salesman follow it up as rapidly as possible."

"Good", said the G. S. M., "but your 'at once' means days of preparation, printers' delays and a big addition to advertising expense."

"You forget our Multigraph Department," the A. M. replied. "I'll lay the plan before you in detail tonight. The first feature will go to the Multigraph tomorrow, and we'll have it on the ground and at work in less time than it would have taken us to get bids from the printer a year ago."

"The letters will be real typewritten letters, the enclosures will be real printing, in colors, attractive in design and type, with illustrations, and will cost about half the job-printer's price."

The G. S. M. beamed. "Go to it," he said—and the Advertising Manager went.

This story—based on the actual experience of Multigraph users—brings out but one aspect of the Multigraph as a great modern Selling Force.

Let us give you concrete examples of what it is doing to build up business and increase profits for thousands of users big and little. Your request will have an immediate answer.

THE AMERICAN MULTIGRAPH SALES CO.

EXECUTIVE OFFICES
1804 East Fortieth Street

Cleveland

Branches in Sixty Cities
Look in your Telephone Directory.

European Representatives: The International Multigraph Company, 59 Holborn Viaduct, London, Eng.; Berlin, W-6 Krausenstr., 70 Ecke Friedrichstr.; Paris, 24 Boulevard des Capucines.

What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, *written on your business stationery*. We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.

1804 E. Fortieth St., Cleveland

Printing:

- ☐ Booklets
- ☐ Folders
- ☐ Envelope-Stuffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Stuffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms

tions is made up the monthly summary of operations, and thus is obtained the complete analysis of time that is consumed in the plant during the month, and a statement is readily made up showing the productive and non-productive time of each department of the business. Now, by charging against each department all items of labor, supplies and expense that are a direct charge, and adding the department overhead burden, composed of the rent in proportion to the space occupied, the depreciation and interest on the investment, insur-

ance and taxes on the department inventory, and all other expenses in proportion to the good rendered to those departments, we have the total department expense of our various departments of the business.

Thus far we have only covered the department costs, and have not entered into the general overhead charges, or burden, and which, from the purely personal nature of the business and the enormous detail that is required, is a very great item. Such items as Stock and Shipping Department, Salesmen and selling expense, Bookkeeping, Ad-

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WHEN you buy a loose leaf ledger outfit you should give careful consideration to each of the three things which it comprises: the binder, the sheets and the index. In the **binder** you want a strong, service-giving device that will hold your sheets in perfect alignment, and afford ample capacity for the insertion of additional sheets as your business increases. In the **sheets** you want writing and erasing quality combined with flexibility which allows the sheets to break sharply at the hinge and makes the ledger flat opening. In the **index** you want the speediest possible reference to all accounts both in the current and transfer binders. You want a simple, practical and automatic system that will enable your bookkeeper to get his accounts posted quickly and accurately.

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Our Pubreco Fibrelloid Index with Quick Reference Chart successfully accomplishes that long sought result—a practical, automatic self index. The tabs are celluloid, amalgamated to sheets of extra strong Weston's Ledger paper, the lettering is under the transparent celluloid and can never be defaced. You can't pull Pubreco Tabs off the sheet because the tab and the sheet are one piece. Pubreco Tabs are only one-third as thick as leather tabs, and you can carry 200 Pubreco division sheets in your ledger without bulking it at the tab edge.

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These three distinctive features of the De Luxe Ledger Outfits give you a combination of unequalled durability, efficiency and convenience. They are not found in any other outfit. Ask for De Luxe, the perfect ledger. Costs no more than the ordinary kind. Sold by stationers everywhere.

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vertising, Executive and the numerous expenses that it is impossible to charge to any given operation, but which seem rather to belong to the business, are then made up and divided over the various departments on the ratio that any department expense bears to the whole department expenses, and we then have the whole expense incurred by each department during the month, with its proper percentage of the overhead burden. By dividing the total productive hours of each department into this expense we thus arrive at the cost of the unit of production. Now, by charging every job that enters the plant with the actual time put on same in every department and with the unit as a basis, the actual cost of the labor is readily obtained, which, taken with the materials entering into the job, give us the absolute cost of the product, and every item that is

a part and parcel of our costs is thus accounted for.

A noticeable feature of the results thus far obtained from cost systems in various parts of the country is that they vary little with locality, and that the difference between small and large shops, in the same departments, is practically nothing. Of course, variations in rates of wages affect the hour costs, but not so much as was generally supposed before the collection and publication of figures obtained under similar conditions from various parts of the country. The standard of efficiency is therefore higher now as a result of the introduction of these modern methods, and the data that is obtainable will tend in the future to still greater efficiency, as well as a greater and broader standardization of the operations of the business.

Usefulness of Foreign Patents

How to Select Countries in Which to File Patent Applications

By A. P. Connor

Consulting Engineer and Patent Attorney

THE object of foreign patents is a very broad one when analyzed closely, but for general purposes here are a number of hints and rules which will greatly assist the inventor or corporation in deciding for themselves, in an intelligent manner, what countries to select in the matter of foreign patents. This advice is unfortunately very seldom given adequately by the general patent attorney, because so few comparatively have made a real study of the subject, and thus it is usually entirely left to the inexperienced inventor to find out and decide for himself in the matter. This is not at all desirable and it is apt to prove very expensive and unsatisfactory to the client. This state of things could be avoided, but inasmuch as the trouble involved is quite considerable, in keeping the information up-to-date, very few attorneys have the facilities or time to do it. It has always been found advantageous, however, to keep informed on these subjects, as it enables a busy patent attorney to handle with ease many other transactions in the matter of patents, trade-marks, and copyrights which must necessarily come up from time to time.

This information is somewhat complicated when gone into in detail, but for general use a number of valuable rules can be formulated, and these can be used to advantage by anyone desiring to acquire a general idea as to what countries to patent in.

The rules that apply to copyrights and trade-marks are somewhat different to

those applicable to patents on inventions, and will be the subject of a separate article.

How to Decide

BEFORE going to the portion of the subject referring to the selection of foreign countries, it is well to first see if it is advisable to apply for any foreign patent whatever. This depends on several fundamental intentions on the part of the owners of the interests in the invention, for example, do they intend to manufacture the invention themselves, do they intend to simply sell the rights in the invention, or do they intend to suppress the manufacture of the invention entirely. Should they intend to simply manufacture and sell in one country, such as the United States alone, then it might be advisable to simply have just the U. S. patent. But should an export business be intended then the patent laws of the country into which the invention is to be exported to must be looked into, and such a question can be properly answered by a patent attorney who is in touch with these laws. Then, from this information, the inventor can decide whether any advantage is gained by patenting in that country. If the patent-convention laws are such as to help him in this particular case, it may be that he can safely export into the country without fear of competitive infringement. An example will illustrate a phase of this subject: If A, a manufacturer owning patent rights, can manufacture a certain article under the rights, because of the facilities of his factory and machinery,

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for much less than anyone else, especially in the country into which he is exporting, then there appears no very real reason why he should patent in that country, as he has no fear of competition, which is perhaps the greatest evil he would have to overcome under ordinary circumstances; and in some countries, it would be almost detrimental to patent in such a case as this, because of the expense involved, and the necessity of complying with certain expensive requirements of the laws.

If an invention is simply patented for selling purposes, consideration has to be given to the concerns who will be in the market for buying the patent, as a number of concerns will not consider certain classes of patents if not amply protected in foreign countries; or in case it is desired to sell the patent rights in each country separately, consideration must be given to the concerns in that country who will be in the market for them. If there are no concerns in the country to handle the invention, then it becomes a question as to the advisability of patenting there, or not.

When the invention is an improvement of an old type of device, it is not so hard to discover whether it is applicable to a particular country or not, because the statistics on the articles for a particular country can usually be obtained, and these will indicate the demand for it and its possibilities of commercial development there. When an invention is strictly new, a more difficult problem is presented, and circumstances control.

However, it is not advisable to spend too much money on foreign patents, especially in countries of doubtful commercial value, and these can readily be discovered by an investigation of their state of laws and civilization and their policy and facilities for protecting patent rights. Where a country has a high standing in the eyes of the banking and commercial world, it is well to consider it, and this includes the possibilities of sale and profit in the country, of the invention.

Where it is possible every country in which the patent will prove highly profitable before it becomes invalid (that is before its life is up) should be included by the inventor, even if the immediate prospect of profits is slight.

It should be borne in mind that in many countries, applications for patents have to be made within a year of the date of filing the original application in the inventor's country, or the one he chooses first. If he delays beyond this, he is apt to be prevented from obtaining a patent application in that country forever afterwards.

The inventor who procures a patent in



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the United States is in a very enviable position, as there is a certain prestige which overhangs American inventors which goes a great ways in the way of procuring very favorable consideration of his invention abroad, particularly in a financial way. There are plenty of instances where American inventions have brought in immense sums in royalties and sales abroad to substantiate this fact. In a good many cases foreign manufacturers will buy the patent rights of a patent in their country, to protect themselves against American invasion.

The countries that should be most frequently chosen by American inventors include Canada, England, France, Germany and Australia, and then Belgium, New Zealand, Mexico, and most of the other countries of Europe, and of late South-American countries. Japan and China are also coming into the commercial line as far as inventions are concerned, but for the present the facilities in this regard are not as good as desirable, and for many classes of inventions it would not be very desirable to patent therein.

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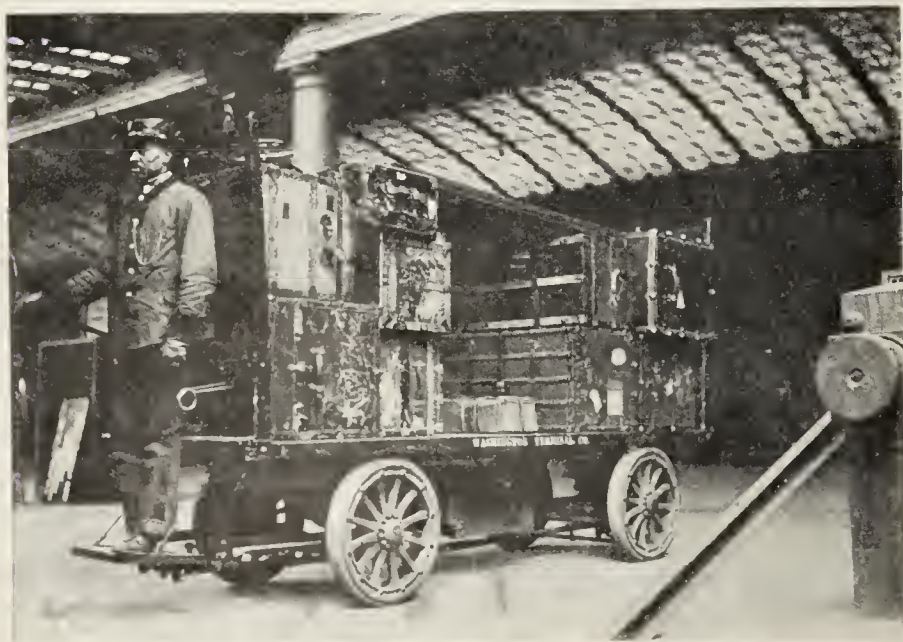
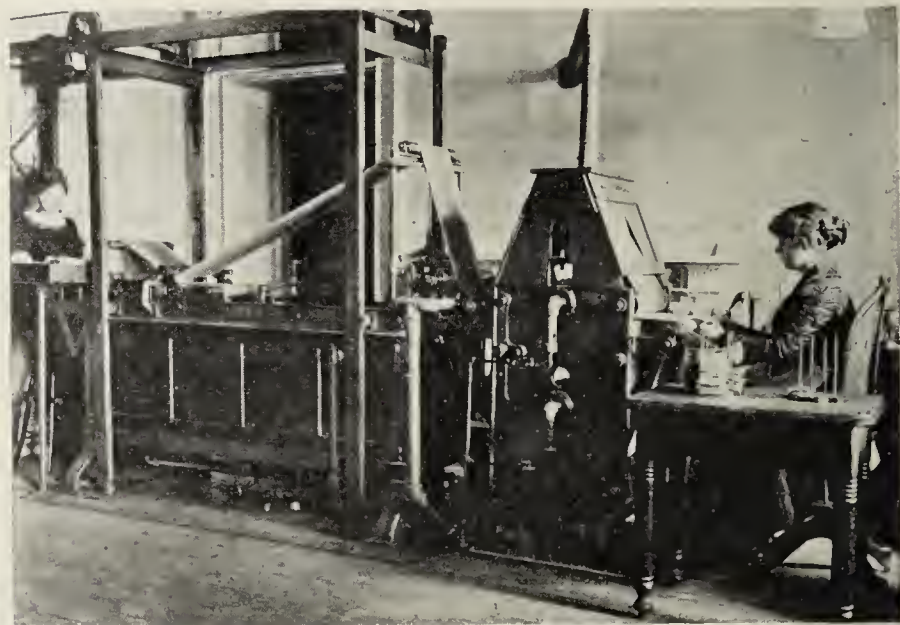
New Inventions for

*Machinery Lately Adopted by the
to Procure the*



THE U. S. Reclamation Service which is constructing extensive irrigation works in various parts of the West has been confronted with many problems involving the handling of bulky objects in localities where regulation transportation facilities are lacking. One of the most perplexing propositions has had to do with the handling of the huge sections of reinforced concrete pipe which are being employed extensively in these undertakings. The engineers have found a way out of the difficulty by introducing an iron tripod fitted with pulley hoists which renders it possible for two or three men to manipulate a concrete form that would otherwise be moved only with the aid of a dozen or more laborers. Inasmuch as the cylindrical sections of concrete pipe are in some instances $5\frac{1}{2}$ feet in diameter and weigh one ton each it may be appreciated that the tripod is of great assistance.

AFTER exhaustive tests and much discussion of the subject with experts, the Treasurer of the United States has declared that his investigation to date indicates the complete success of the remarkable type of money-laundering machine recently invented for the U. S. Government. It now only remains to determine by chemical analysis whether there is anything in the solution of soap and acids, used to cleanse the currency, which tends to cause deterioration of the paper. Two machines are now in operation at the Treasury Department washing and ironing 50,000 bills or bank notes per day, and if this method of prolonging the life of our currency proves as economical as expected similar machines will be placed in sub-treasuries throughout the country, and also in leading banks. For use in conjunction with the laundering machine there has been invented an electrically operated currency counting machine which,—fed by one operative,—will count 35,000 bills per day.



ONE of the innovations which has come into use as a result of the exigencies of the huge new railroad terminals in New York and other cities is the motor truck for the speedy transfer of trunks and other baggage within the confines of the station. One of these new power trucks for moving trunks will do the work of at least five or six hand-trucks,—the speed of operation being from three to six times that of the hand-truck,—and inasmuch as the power truck may be operated by any porter who can manipulate a hand-truck the saving is very tangible. The motor truck for baggage has a capacity of 4,800 pounds, and each truck is fitted with a two horse-power motor, the application of power being on the same principle as in up-to-date commercial automobiles of the electric type. A small platform is provided at each end of the truck so that the operator may stand at either end when operating the vehicle. Several dozen of these trucks will ultimately be employed at each important railroad terminal and it is believed that they can also be adopted to advantage in many industrial plants.

Business Efficiency

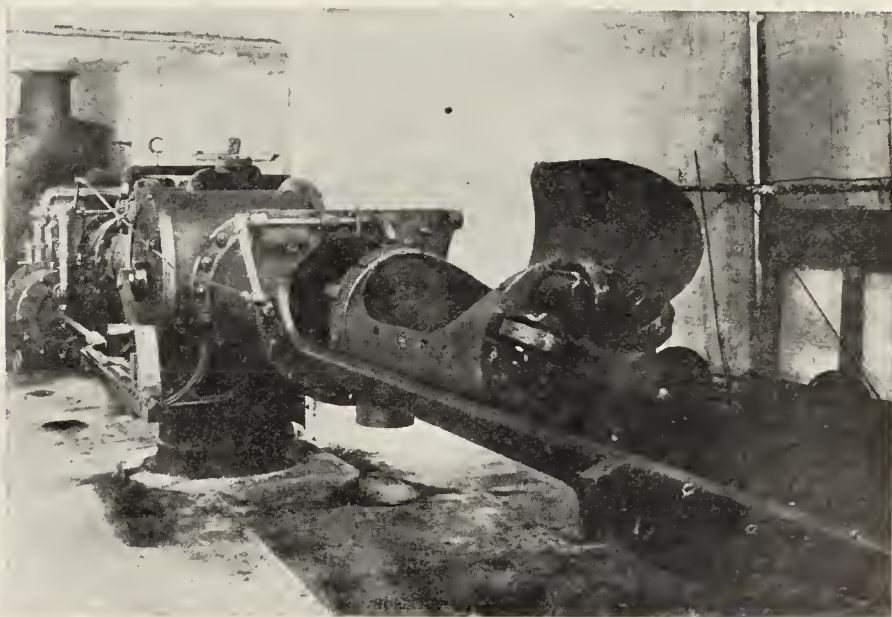
U. S. Government and Other Institutions Best Results

THE modern battleship being a floating fortress of steel construction, it has been imperative to provide facilities for the machinists, blacksmiths, boilermakers and other artisans whose duty it is to keep the vessel in repair. Conspicuous among the equipment provided is the portable blacksmith outfit for the use of the ship's blacksmiths. This includes the latest approved portable forge, anvils, etc. Such an installation for an emergency blacksmith shop is not kept in commission constantly but is held in readiness to be installed in any convenient location on deck, at short notice. This plan renders it possible to always pick a site for the temporary blacksmith shop with reference to wind, weather conditions and other influences. Navy blacksmiths, it may be added, receive pay of \$55 per month in addition, of course, to board, lodging, food and medical attendance.



ONE of the most interesting applications of telferage, the modern system of electric freight traction for commercial and industrial purposes, is found in the utilization of this trolley service for loading and unloading cargo ships. The system is readily applicable to such service, no matter whether the freight to be handled be in the form of bundles, bags, cans, kegs, barrels or boxes, and the fact that transportation along the line of the miniature elevated railway is supplemented by a hoisting operation renders it practicable to not only convey the cargo to or from the ship but to deposit it at will at any designated point on the deck, on the dock or in the warehouse. A telfer of the class indicated has a capacity of say two tons at a hoisting speed of 60 feet per minute and a traveling speed of 800 to 1,000 feet a minute, and all the operations of loading or unloading are under the control of a telfer man who travels back and forth with each load.

THE pneumatic tube system of underground transportation is one which is receiving an ever-increasing share of attention from business men. Several circumstances are now combining to direct attention to this class of utilities. Originally employed almost exclusively, in the large dimensions, for the transfer of mail between post offices, branch post offices and railway stations it has come to be realized that the future holds important functions for such tube service in the conveyance of packages of various kinds, other than those in transit by mail. And the development of the Parcel Post is increasing the responsibilities of the tube system as a postal adjunct. The possibilities of the pneumatic carrier find their fullest exemplification in a system which has been installed as a connecting link between the U. S. Capitol at Washington and its annex, the House of Representatives Office Building. The chief purpose of the tube system at the Capitol is to transfer official documents, and its unique feature lies in the capacity of the carriage, which is of a size to admit a regulation U. S. mail sack filled with mail.



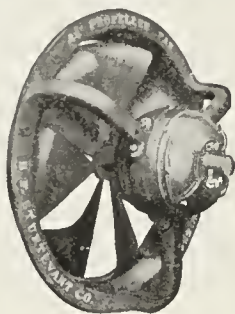
Pure Air Anywhere All Summer

Yes—even in that back room or basement so stifling last summer that you gave it up as unusable during the hot weather.

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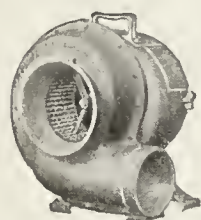
solve any ventilating problem no matter how difficult. They force out all the bad air and blow in a cool steady stream of fresh air from outdoors.

The Propeller Type Fans are for use where large volumes of air are to be handled without piping. They are usually placed in top sash of window or in wall or partition, and force the foul air out-doors or into another room. They ventilate kitchens, billiard rooms, bowling alleys, laundries, restaurants, club rooms and work rooms.



Booklet No. B P 4 describes these Fans

Sturtevant Ready-to-Run Ventilating Sets



are used when smaller volumes are required, or when it is desirable to remove or supply air a distance through piping. They are used in ventilating and cooling telephone booths, bank vaults, toilets, closets, show rooms, and for taking away odors and fumes in factories, laboratories, etc.

Booklet No. B R 4 describes these sets

**Don't wait until hot weather comes again
Act now**

Write us about your ventilating troubles. Tell us whether you want to drive the fan by belt or electricity. Tell us what electric current you have—voltage, cycles, phase, etc.

Give us the size and location of your room. Our nearest engineer will advise you without cost to you. We can provide you with the proper fan to fill your exact needs.

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The Pull Fastener Company
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GATHERING IN *the* CREAM

*How a Large Creamery Keeps Tab on Its Shipping
Stations and Butter Fat*

By F. D. Robinson

IN this business most of the shipping stations are operated as a side line by grocers, druggists, or men engaged in other lines of business, who have time to do the necessary work in connection therewith. The operators are paid, as commissions for buying, from one cent to one and one-half cents per pound butterfat. The price paid to the farmers being based on the Butter Market—usually from one cent to two cents below.

The creamery furnishes each shipping station with a complete testing outfit, which, of course, includes a tester, scales, test bottles, cans, and shipping tags, report blanks, etc. It is the duty of the traveling agents to locate new shipping stations where ever possible and to give the new operators their first lessons in testing.

When a farmer brings in his cream the operator weighs it, takes a sample and tests it, computes the number of pounds of butterfat and the amount of money due the farmer and pays him the cash just as he would for eggs or other produce.

The operator then enters this transaction in duplicate on a printed form or station operator's report—the original being sent to the main office of the creamery and the duplicate retained as his own record. The record of cans and cream in the upper left hand corner of this form affords a very convenient check on the station, as it shows how the operator is handling his shipments and keeps the main office informed as to the operator's supply of cans; if the operator ships cans only partly full, which he should not do, it discloses this fact at once.

For the purpose of sending these reports to the main office, envelopes of good tough paper, bearing the same information as a shipping tag, are prepared. The report for each shipment is put in one of these envelopes and the envelope is then attached to one of the cans, thereby serving the purpose of a shipping tag while the can is in transit. Ordinary shipping tags are used for other cans of the same shipment.

The receiving department at the creamery upon receipt of the shipments from the different stations take the envelopes from the cans and send them direct to the office; then they examine the cream, separating it into first and second grade, and take samples for testing purposes—a separate sample of each grade is taken. Next the cream is

weighed. A record of the weight is kept on form No. 2, using different colored slips for each grade. These slips, together with the samples taken for testing purposes, are sent to the testing room, where the tests after having been taken are entered on the slips and the slips are sent to the office. Upon receipt of the slips at the office the computations are made and they are then recapitulated on form No. 3.

The station operators' reports in the meantime are verified and a check issued to each operator for the amount due him, the check numbers being entered on the reports and the reports then also recapitulated on form No. 3. The checks issued to the operators, designated cream checks, are made of a different colored paper from the general checks and are given a distinct series of numbers. These checks are used for no other purpose than to pay for cream sent in by operators.

The receiving and test room slips are attached to the corresponding station operators' reports and together with the recapitulation sheets are passed to the station superintendent who examines them and dictates letters of instruction to those operators who are not doing their work properly. The record of cream as shown in the upper left hand corner of form No. 1 also plays an important part here as the cream weights and butterfat, as shown on the receiving and test room slips, are compared with those as shown under the title "Shipped Today," as well as with those as shown in the body of the report, the reason being that the operator may have held some cream over till the next shipment, but which is included in the body of the report.

The station operators' reports are then filed away under the station numbers, while the recapitulation sheets are passed to the clerk who keeps the cream record (form No. 4) and the items are posted to the proper sheets. This record is in reality a ledger for the shipping stations as it exhibits in full the business transacted at the stations and it is from the monthly footings as shown by this record that the operators' commissions are determined and paid.

Each station when started is given a number and all records for the station are, thereafter, kept under this number as is seen from the forms shown; even the letters written to and those received from the sta-

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tions are filed numerically according to the station numbers. In a short time the clerks working with these records will have the station numbers committed to memory. Thus, a letter or any record relating to any station may be got instantly.

The butter balance (form No. 5) is made up daily. The object of this record is to keep a daily check on the butter and to prevent butter being taken from the creamery without being accounted for.

The churn card (form No. 6) is a very important record. One of these cards is used for each churning and recapitulation of the cards is made at the end of each day, which will exhibit total make, average test for all cream churned, pounds of cream churned and general over-run for the day.

It is the practice in some creameries not

to ascertain the over-run for each separator churning, but just simply the general over-run for the day. The over-run may be very low for certain churnings and very high for others without affecting the general over-run. Too much moisture being left in the butter is usually the cause of a high over-run. No great embarrassment can come from an over-run that is low but a heavy fine and great embarrassment may be the result of a high over-run, as the law places a limit on the percentage of moisture which may be left in butter.

This plan has been found to work with perfect harmony. The one thing it will do is bring in the cream which is one of the most important factors for success in the creamery business.

Form No. 3

RECAPITULATION

Sheet No. _____

Date _____

Receiving & Test Room Slips

Station Operators' Reports

Station No.	Name of Station	Cans	Cream				Butterfat			Cans	Cream	Butterfat	Check No.	Am't
			No. 1	Test	No. 2	Test	No. 1	No. 2	Total					

Form No. 4

CREAM RECORD

Station No. _____

Railroad _____

Town _____

Express Co. _____

State _____

Distance _____ miles Rate _____

Operator _____

Date	Cans	Cream				Butterfat			Cans	Cream	Butterfat	Over	Short
		No. 1	Test	No. 2	Test	No. 1	No. 2	Total					

Form No. 1

Station No. _____

STATION OPERATOR'S REPORT

Cans _____ Cream _____

Date _____

On hand after last shipment

Town _____

Received since

State _____

Total

Shipped today

Operator _____

On hand

Patron's No.	Patron's name	Cream	Test	Butterfat	Price	Amount
--------------	---------------	-------	------	-----------	-------	--------

Form No. 5

BUTTER BALANCE

Date _____

	On Hand		Made		Total		Sold		On Hand		Total	
	No.	Lbs.	No.	Lbs.	No.	Lbs.	No.	Lbs.	No.	Lbs.	No.	Lbs.
60 lb. Tubs												
50 lb. Tubs												
30 lb. Tubs												
20 lb. Tubs												
10 lb. Tubs												
5 lb. Tubs												
3 lb. Tubs												

Form No. 2

Station No. _____

RECEIVING & TEST ROOM SLIP

Date _____

Number of cans _____

Gross _____

Tare _____

Net _____

Test _____

Butter fat _____

60 lb. Boxes

50 lb. Boxes

30 lb. Boxes

10 lb. Boxes

Loose pounds

Total

Form No. 6

CHURN CARD

Date _____

Churn No. _____

Pounds of cream churned _____

Test _____

Pounds of butterfat _____

Pounds of butter churned _____

Overrun in pounds _____

Overrun in percent _____

PACKED

60 lb. Boxes _____

50 lb. Boxes _____

30 lb. Boxes _____

10 lb. Boxes _____

Loose pounds _____

Tubs

60 # 50 # 30 # 20 # 10 # 5 # 3 #

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CLEVELAND, BUFFALO,
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Accounts for a Corporation within a Corporation

By C. E. Smith

IN the manufacture and sale of useful household articles (or other things for that matter) it not infrequently happens that a corporation has among its products one, the net profit of which must be divided with the inventor, who, furthermore, has insisted on having his interest represented by a certain number of shares of stock in a separate corporation bearing his name.

This means a separate set of books. But the "set" need consist of nothing more than the journal and the ledger in a single loose-leaf binder. Separate stock books or sales records are entirely unnecessary, as the product in question appears on the Analysis of Profit and Loss sheets of the manufacturing company.

Looking across this sheet after the close of a business period, the items necessary for the separate corporation are, let us suppose:

1. Total Net Sales....\$8,750.00
2. Cost of Shipments.. 5,825.30
3. Allowances 22.20
4. Freight 250.35
5. Reserve for Discount 175.00
6. Gross Profit 2,477.15

7. Selling Expense 880.00
8. Advertising 225.00
9. Administration 262.50
10. Total Expense 1,367.50
11. Net Profit 1,109.65

The bookkeeper, turning to the separate corporation's journal, makes an entry debiting the manufacturing company with the Total Sales and crediting the manufacturing company with costs and expenses. The excess of credit he simply carries to Profit and Loss as indicated in the following Journal entry:

\$8750.00—Standard Mfg. Co.	
Cost of Shipments....	\$5,825.30
Allowances.....	22.20
Freight.....	250.35
Reserve for Disc't....	175.00
Selling Exp.....	880.00
Advertising.....	225.00
Administration.....	262.50
Standard Mfg. Co.....	\$7640.35
P. & L. (by period).....	1109.65

On the declaration of a dividend, Profit and Loss is closed into Surplus which in turn is balanced by an entry charging it and crediting the manufacturing company for the amount of the dividend.

Keeping Books for Savings Accounts

*A Good Method of Proving the Daily Balances and Paying Out
Against the Ledger—Not Against the Pass Book*

By Elroy M. Phillips

A CHICAGO bank has a system of proving up postings in its savings department which is considered very efficient. With 13,000 accounts to handle, employing but one bookkeeper, this bank is able to keep its 29 savings ledgers balanced to a cent. I saw not long ago a balance which the bookkeeper had run off and which (with account numbers) filled 60 pages of large sized adding machine paper, and the total shown in the recapitulation on the last page agreed exactly with the bank's deposit total. It was an absolute balance of the bank's savings department—taken off

three months from the date of the one before. No wonder the cashier took pride in showing it.

This bank posts withdrawals from its savings department at the time they are made. It is able to do so by placing its bookkeeper in a cage where he is accessible to customers. Deposits are posted at the close of business. Pasteboard strips, an inch wide and 7 or 8 inches long, are used in posting to show where entries in the ledger are made. One of these strips is dropped in front of the account, just before making the entry, in such a way that its end pro-

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trudes from the top of the ledger. Different colors of pasteboard serve to distinguish between withdrawals and deposits.

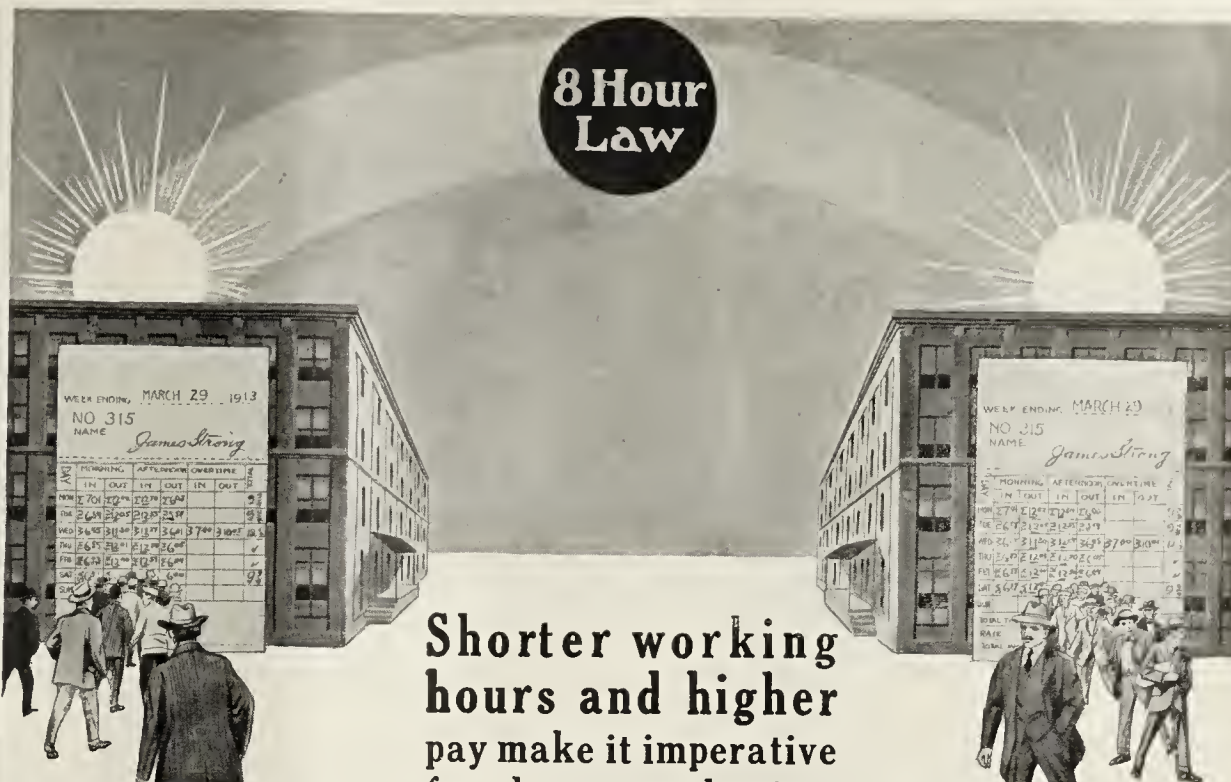
At the end of the day's business deposits for the first ledger are listed on a sheet of adding machine paper as they appear in the ledger. That is, they are listed from the accounts and not from the tickets. The account numbers are set down opposite. To the sum of the deposits is added the total balance of the ledger for the day before. When the bank began proving postings in this way a total for each ledger was obtained. These totals added together agreed with the total deposit account as shown on its General Books.

In the next column on the sheet the payments are now listed and totaled. To their sum is added the new balance of the ledger, which is found by subtracting the payments from the sum obtained above of the deposits and the old balance. In the accompanying illustration, yesterday's balance, indicated by the figure "2," is the old balance and today's balance, indicated by the figure "4," the new. One is added to the deposits,—the other to the payments.

In the fourth column the old balances, both for accounts having deposits and for those having withdrawals, are now listed. To their total is added the sum of deposits. In the last column are listed the new balances, and to their total is added the sum of withdrawals. The old balances plus deposits should equal the new balances plus payments. If the two columns agree the work is considered correct; otherwise, some error has been made and the work is checked back until it is located. The pasteboard strips are pulled out when the posting has been proven.

With ledger 1 proven, and a new total obtained for it, other ledgers are treated in the same manner. When all have been proven the sum of their totals has to agree with the bank's General Books. If there is a difference, the deposit and withdrawal footings are listed from the proof sheets and the totals compared with the General Book credits and debits. After locating the difference in one or the other of these, the work is then checked over to locate the account where error has been made. As a matter of fact, however, very little checking, either of this kind or that mentioned above, has to be done. The work frequently balances on first trial.

One will observe, if he looks closely, that the principle followed is no different from that which bankers have long used in proving postings. Deposits plus old balances equal payments plus new balances—that is the rule followed. It only seems different here because the adding machine has been applied in place of the "scratcher."



Every employee should enter the works "through his time card." Red figures show late coming and stimulate the employee to prompt arrival.

Shorter working hours and higher pay make it imperative for those employing labor to receive the full equivalent in service for every cent they expend for wages.

Every employee should leave the works "through his time card." Red figures show early leaving and check practices that are as bad for the employee as for employer.

With the constantly-advancing cost of labor, it is absolutely necessary for the employer to receive "full value" from every man to whom he pays wages.

This applies to piece workers as well as day workers. The piece worker who arrives late or leaves early and keeps his machine idle or retards the work of his department, is curtailing production, just as surely as is the day worker whose time is irregular. Many large concerns who have used

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for years on day workers are now using them on piece workers. They are not only saving money and increasing output, but they are increasing the efficiency of the employees themselves.

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BERLIN OFFICE:
International Time Recording Co. m. b. H.
135-136 Alexandrinenstr., Berlin, S. W., Germany

Under this bank's system each ledger is handled as a unit. Therefore, it makes no difference how many times its ledgers may multiply, the possibility of keeping them in perfect balance does not diminish. Complications do not increase as its work grows; it could keep 100 ledgers in perfect balance quite as effectively as it now keeps 29.

The bank does not journalize deposits and withdrawals in the ordinary sense. By placing account numbers on the proof sheets, it has practically as good a means, in case a ticket becomes lost, of identifying an en-

try as a regular journal affords. And the time used for journalizing in the old-fashioned way is thus saved. Tickets used in its savings department are arranged in numerical order and filed away by dates.

This method of proving postings is really so complete that, if an account sheet should by chance become lost, the entire account could be restored from the proof sheets alone.

As to the kind of ledgers used by this bank, they are of the loose-leaf order. In a report by the Auditing Committee of the

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THE FIRST NATIONAL BANK OF ENGLEWOOD, CHICAGO, ILL.					
SHEET NO. <u>1</u>		BOOK NO. <u>28575</u>			
IN ACCOUNT WITH		<u>H. Jones.</u>			
I HEREBY AGREE TO THE RULES AND REGULATIONS OF THE SAVINGS DEPARTMENT OF THE FIRST NATIONAL BANK OF ENGLEWOOD.					
SIGN HERE		<u>H. Jones</u>			
RESIDENCE	<u>347 W. 63rd St.</u>	(IF IN TRUST, FOR WHOM)			
BIRTHPLACE (TOWN OR CITY)	<u>Chicago</u>	(STATE OR COUNTY) <u>Ill.</u>			
BIRTHDAY	<u>June 16th.</u>	OCCUPATION	<u>Clerk</u>		
		DATE	<u>March 25th, 1913.</u>		
MOTHER'S (MAIDEN) NAME		IDENTIFIED BY			
<u>Ida Brown</u>					
WIFE'S OR HUSBAND'S NAME		<u>Mary</u>			
THE FOLLOWING NAMED PERSON, WHOSE SIGNATURE IS WRITTEN BELOW, BEING CONNECTED WITH ME, IS ONLY AUTHORIZED TO SIGN OR ENDORSE CHECKS, NOTES, DRAFTS, ETC., FOR DEPOSIT TO MY ACCOUNT OR OTHERWISE, AND TO ISSUE AND SIGN CHECKS, RECEIPTS, ETC. IN MY NAME AGAINST SUCH ACCOUNT.					
SIGNATURE OF		YOURS TRULY			
WHO WILL SIGN AS BELOW		DATED CHICAGO			
STATE, CHICAGO, ILL.					
DATE	WITHDRAWALS	DEPOSITS	BALANCE	Dr. INTEREST	Cr. INTEREST
JAN 16 1912		10	10		
FEB 9 - 1912		10	20		
MAR 5 - 1912		10	30		
APR 13 1912		10	40		
MAY 14 1912		10	50		
JULY INT. 1912		39	50 39		
JUL 22 1912		10	60 39		
SEP 20 1912		10	70 39		
JAN. INTEREST, 1913		94	71 33		
FEB 1 1913		20	91 33		
MAR 25 1913		15	106 33		

Savings Bank Section of the American Bankers' Association, which I saw some time ago, the loose-leaf ledger system was not the one recommended. However, after using such system for 10 years, the cashier of this bank tells me he gladly recommends it to all bankers as being, in his opinion, more economical of time, space and expense, more easy to handle and more secure than the card ledger system.

The ledgers used are about 10 x 11 inches, outside measurements. They are made with expanding backs, operated by a key. One ledger will hold about 500 sheets and expands 4 1/4 inches. The 29 ledgers of this bank occupy about 11 feet of desk room. They are arranged on the desk in numerical order with the first and last account numbers for each ledger printed on its back.

The account sheets, printed and ruled as shown in one of the illustrations, are "crimped" at the side where they fasten in the ledger and bending occurs. They are ruled on both sides and one sheet has room for 60 entries. Closed out sheets are filed away in transfer binders, thus leaving only active ones to be handled. The ledgers cost about \$9.00 each and the ledger leaves in 5,000 lots, about \$11.00 per M. The transfer binders cost about \$3.00 each.

The proof sheets are bought by the ream in sheets 22x28 inches and cut up into

sheets 9 x 17. One ream will cut up into 1,500 sheets, with some paper to spare. The cost of these 1,500 sheets, paper and printing, is \$3.65. One such sheet is large enough to accommodate 5 or 6 long columns of figures.

Besides posting and proving up each day's business, this bank's bookkeeper also opens up new savings accounts (about 15 each day), also credits interest on customers' pass books; also fills out savings withdrawal slips, and passes on the genuineness of signatures for all withdrawals. He has time for all these things within the course of an ordinary day's work.

At the time the depositor opens his account, he places his signature at the top of the ledger sheet. When he calls to make a withdrawal, the bookkeeper fills out the receipt and the customer signs it. Then the bookkeeper compares the signature with

SAVINGS LEDGER NUMBER <u>12</u>				
Date <u>MAR 25 1913</u>				
Key - (2. Yesterday's Balance)		(4. Today's Balance)		
Acct No.	Deposits	Payments	Yesterday's Balance	Today's Balance
27853	2000		7145	9145
28109	5000		28264	31264
28125		35750	153432	127682
28162		5000	24000	12000
28209	1550		8450	10000
28266	1000		65164	66164
28373	700		45605	44305
28480		500	2608	2108
28575	1500		9133	10633
	9750	412503	351801	320301
2	10232569		9750	412503
	10242310		361551	361551
4	10201069			
	41250			
	10242312			

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that shown on the ledger, and, if correct puts his O. K. on the receipt. At the same time he posts the withdrawals on the customer's account and enters it on his pass-book. The customer takes his book and goes for his money to the paying teller's window. The bookkeeper passes withdrawal ticket to the paying teller through a basket connecting their cages. In this way the ticket is not turned back to the customer after receiving the bookkeeper's O. K. and the bank pays, not against the customer's pass-book—a practice which has been shown faulty—but against its ledger.

Before it adopted loose-leaf ledgers, the bank was taking signatures on cards. It has continued using cards chiefly because they can be taken away for signing when one person opens an account for another; can be sent through the mail, and are convenient for indexing. It is the bank's custom, when opening an account, to give the card to the depositor and request him to fill it out at the desk. When he has finished, the signature is taken again on the ledger sheet and afterwards the items pertaining to personal history are filled in on the typewriter. The sheets thus acquire a neat and uniform appearance.

A New Motor Boat for Life Saving Purposes

AMERICAN designers and builders are easily leading the world in the production of power boats, specially devised for life-saving purposes. The latest approved type of motor life boat evolved in the United States (and now in use by the United States and several foreign governments as



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Conservation the Big Idea

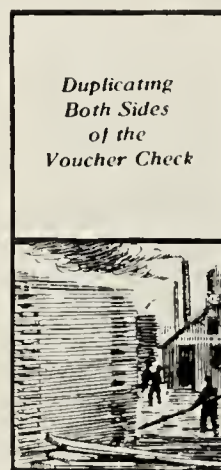
TEN YEARS ago the great idea in every line of endeavor was expansion. Today it is conservation. This is as true in relation to business profits as it is in relation to forestry or other natural resources. We hear much about intensified farming, which is making two blades of grass grow where only one

had grown before, or two ears of corn where only a weed had grown before, but as the doctrine of efficiency has come to be the doctrine of business, the lesson has been learned that it is not always necessary to increase trade in order to increase profits. The conservative way is by stopping losses, cutting out lost motion and turning the energy, initiative, and new force of the merchant and his clerks toward creative work, while machinery handles the detail and drudgery.

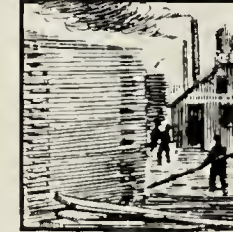
There is probably no device which merchants use that carries a greater spirit of conservation than the cash register. According to the Dayton papers, one National Cash Register was made and shipped each working minute of the month of May. The achievement of such a record by any manufacturing concern is interesting in itself, but the thing that makes this item significant is that it indicates the constantly broadening appreciation on the part of merchants, of the value of care and system in merchandising. Before these registers could be made at the rate of one per minute, it was necessary that one merchant per minute, per business day, should realize the value of conservation and system in his store,

out of which knowledge was born the orders that these machines were made to fill.

With business growing more complex, competition more keen, and margins of profit smaller, it is but natural that merchants should realize the necessity of conservation of profit and the utilizing of every means that will give them more profit from a given amount of business. If the cash register accomplishes the result that is claimed for it in the way of increasing profits, there is little wonder that merchants are demanding them and that cash registers are being made at the rate of one a minute.



Duplicating Both Sides of the Voucher Check



A CHICAGO LUMBER COMPANY makes use of a voucher check form printed exactly twice the size of the check when it goes out. The bottom half, separated from the upper half by a perforated line, is blank. By folding this part, first over the face of the voucher and then over the back, and using a pen carbon, a copy is obtained of both sides. This is detached before the voucher is issued and fastened to the invoice. If for some reason or other a voucher is not presented for payment and a question arises as to the particular items it covers, the duplicate copy promptly supplies all the desired information. Reference to it from the ledger is made by the voucher number which appears on both. After the voucher has been paid and returned it is attached to the invoice and the copy destroyed.

A Shoe Dealer's Unique Plan

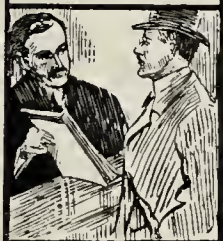


THE POSSIBILITY of finding an outlet for merchandise through the most unexpected channels has been recently demonstrated by a retail shoe dealer. This man maintained in his store a boot blacking stand where shines were dispensed at the rate of five cents each. An analysis of the cost of maintenance of the stand showed that the shines stood the dealer about two and one-half cents each.

His first move was to raise the price of a shine to ten cents. At the same time he had printed a supply of cards with spaces numbered from one to forty. One of these cards was given to every patron and his or her attention drawn to the explanation on the back to the effect that one space would be punched for every shine bought at the store. When all forty spaces had been thus punched, the bearer would be entitled to a pair of shoes up to the value of three dollars.

The plan produced such good results that the dealer soon began to elaborate upon it by establishing "branches" in the form of blacking stands in barber shops and on prominent corners throughout the city. Both as a practical business getter and as an advertising feature he claims his idea is unexcelled by anything he has thus far seen.

Thumb Marks That Boosted Sales



"ANY 'DUB' can 'sell' a man what he wants to buy, but it takes a real salesman to sell what he wants the customer to buy," said the sales manager of an Ohio stove concern. "Push high-grade stoves," was the gist of my instructions to the sales force; 'by doing so you'll boost our profits and your commissions.'

"Most of the boys heeded these instructions. But the order sheets of Fred Horton, our Missouri salesman, always called for low-priced goods. I felt sure that Horton was not pushing high-priced stuff and I told him so when he came to headquarters for our quarterly 'get-together' meeting. He insisted that he was plugging high-priced goods hard.

"In the stove business a salesman can't carry a line of samples, unless he hires a special car. He has to sell from photographs. Our men carried a loose-leaf portfolio of photographs of our complete line.

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A few slightly shelf-worn books at bargain prices. These books are in perfect condition, except the covers, which are just a trifle soiled. At the prices quoted, we would advise ordering at once.

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Robinsons Unique Calculator.....	J. Watt Robinson.....		\$1.50
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Preparation of Manuscript.....	Viezety.....		.70
How to Teach Bookkeeping.....	H. W. Parrett.....	1.00	.50
Complete Extended Bond Table.....	Sprague.....	10.00	6.00
Hospital Housekeeping.....	Aihens.....		1.00
Payne's Business Letter Writers.....	Payne.....	1.00	.50
Practical Salesmanship.....	Fowler.....	1.00	.50
Foreign Exchange.....		1.50	.75
Law of Deposits.....	Weitzel.....	1.00	.50
The Earning Power of Railroads.....	Mundy.....	1.50	.75
Executorship Law and Accounts.....	{ Rankin.....		
	{ Spicer.....	3.00	2.00
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Scientific Management.....	Brandeis.....		1.00
New York Corporation.....	Harrison.....	4.25	2.50
How to Do Business.....	McClean.....	2.00	1.00
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Before the boys left for the road I called in the portfolios as I wanted to remove the photo of an obsolete stove and substitute a newer model. In making the change in Horton's book, something flashed into my mind. I called him into my office.

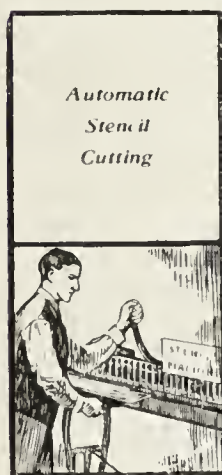
"'Fred,' I remarked, 'you assured me that you were pushing the high-grade stoves.'

"'Yes,' was his reply.

"Picking up his portfolio, I flashed back at him: 'Then how do you account for the fact that the photographs of low-priced stoves are all thumb-marked and worn at the edges, while those of the high-priced stoves are fresh and clean?'

"My deduction was right and it struck home. Horton admitted that he had not pushed high-grade stoves because they were harder to sell and he wanted to make a record. I cautioned him on the folly of trying to hide anything from me, gave him a line of talking points to use in selling high-priced stoves, and encouraged him. He went back to his territory.

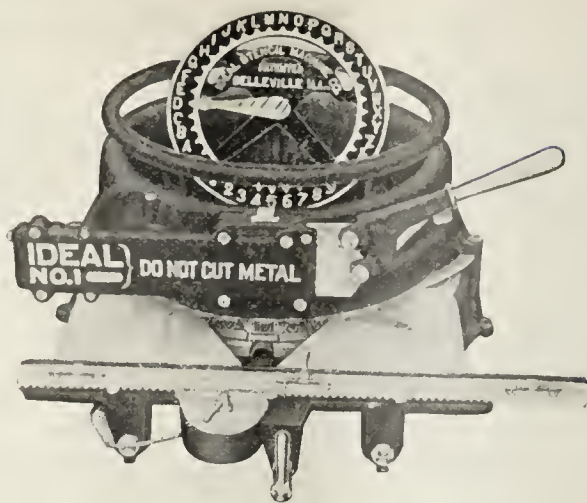
"Ten days later he sent in a big order. It called for high-grade stoves exclusively. At the bottom was a notation, 'Your detective work on my photographs is responsible for this.'"



STENCIL MARKING has been adopted almost universally by shippers, both in the United States and foreign countries. In fact it provides a great saving of time and expense with far better results than the old system of hand marking.

A new machine for cutting stencils which was recently placed on the market is of an improved design and has automatic attachments which enable the operator to gain a high speed, save time and turn out accurate work.

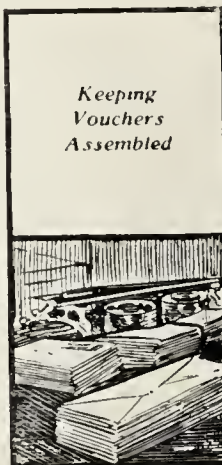
The operation of this machine is very simple and easy. A piece of stencil board is placed on the table and held there by a gripper. The hand wheel is then turned until the indicator points to the character to be cut. The cutting is done by pressing down the handle which works free and easy. The same operation is repeated for each letter. When a line is finished two levers are pressed and in an instant the stencil is moved in place for the cutting of the second line. During this operation the stencil is not even touched and no time is lost removing and replacing. When the



stencil is completed, it is removed from the gripper by pressing the lever.

Particular features are the hood, which protects the operator's hands from injury and a device for spacing between words.

To mark a shipment the stencil is placed on it and rapidly brushed over with an inked brush, leaving a clear and visible address.



THE MAN who has received a bundle of vouchers and statements from his bank, collected and held together with a rubber band, and then finds that the band has broken and let the statements distribute themselves in various corners of his desk, will appreciate having a means of keeping everything securely assembled.

A bank and trust company in a southern city has started the practice of using a tough manila envelope for statements of account and paid checks of depositors. In this envelope are placed all the checks and vouchers as received, while on the outside of the envelope is a regular statement form giving a record of all credits and deducting the total debits of the checks and vouchers contained within. Depositors are requested to examine and verify their account with the

bank immediately upon receipt of the envelope statement. The notice is also printed on the envelope that "If this bank is not advised to the contrary within ten days from the date of this statement, it will be understood that the statement is correct."



THE TAKING OF CASH DISCOUNTS by customers after the invoice has passed the discount period has always been a source of great annoyance to many concerns. It requires business courage to return every check (which comes in to cover invoices on which the discount period has expired, but the evil is one

which should be stamped out no matter at what cost to the seller.

One large concern makes a practice of returning all checks on which the discount has been forfeited, with a very polite but forcible letter as follows:

"Gentlemen:

"While we thank you for your check of May 1 for \$2,358.63 intended to cover our invoice of April 3, we are obliged to return the check as we cannot allow your deduction for cash discount.

"If you will refer to the terms of this particular invoice you will note that they are '1% for cash in 10 days or 60 days net.' We have always considered terms as much a part of the invoice as prices, and believe they should be lived up to accordingly. In order for you to be entitled to this 1% premium the invoice should have been paid on April 13.

"Trusting that you will favor us with a corrected check or an additional one for \$23.59 at an early date, we are,

"Yours respectfully."

It will be noted that this letter does not beat around the bush, but explains the position right from the shoulder.

STATEMENT OF		WITH THE	
THE ACCOUNT OF		BANK AND TRUST CO., NEW ORLEANS, LA.	
<div style="writing-mode: vertical-rl; transform: rotate(180deg);">Balance</div>		<div style="writing-mode: vertical-rl; transform: rotate(180deg);">TOTAL CREDITS</div>	
		<div style="writing-mode: vertical-rl; transform: rotate(180deg);">CHECKS AND VOUCHERS PAID RETURNED HEREWITH AS PER LIST</div>	
<div style="writing-mode: vertical-rl; transform: rotate(180deg);">Date</div>		<div style="writing-mode: vertical-rl; transform: rotate(180deg);">BALANCE</div>	

NOTICE:
Depositors are requested to examine and verify their account with this Bank immediately upon receipt of statement. Special attention should be given to endorsements on checks, and any error should be reported without delay.
If this Bank is not advised to the contrary within ten days from the date this statement is received, it will be understood that the statement is correct.
Keep this statement and cancelled vouchers.

Catalog
Follow-Up

THE ADVERTISING MANAGER of an electrical company has planned a very complete little system of catalog follow-up for keeping track of all catalogs sent to inquirers. Whenever an inquiry comes in for trade literature a personal letter is sent out in response, and to keep track of the name of the correspondent the address is duplicated for filing. This is done by having the stenographer insert a piece of carbon paper and a three by five blank white slip of paper inside the envelope when the envelope is being addressed. This card is then filed alphabetically. Should there be reason for keeping a record of more details concerning the inquirer, the additional data can easily be typewritten on this white paper.

A dealer in tool steel has all catalogs numbered in sequence. When the catalog is sent in response to an inquiry a card bearing a duplicate number is inserted. This postcard is stamped, printed with the firm name and carries this instruction on the back: "This catalog being numbered and registered, its acknowledgement completes our records and will be much appreciated. Please return this card signed or unsigned." Spaces are left for the name, firm name and anything else the recipient may care to add. The returned card goes to make up a card index of prospects. Naturally the man who would not respond by signing his name on this courteous appeal had best not be listed in any index. On the other hand, the employer or firm name is often of more importance than the name of the inquirer. Hence the tool dealer's method of getting this information with a stamped return postcard is of value in obtaining a list of names from which to pick customers.

Reducing
the
Overdrafts

HOW TO CUT DOWN its overdrafts and still not provoke any of its good, but careless, customers by returning their checks unpaid, was a problem a middle west bank wished to solve. Its overdrafts sometimes ran as high as twenty-five thousand dollars and seldom less than five thousand dollars, involving serious loss in cases where they were not made good until the second or third day after.

Investigation showed as one probable rea-

The Secret of Success is

not a mystery. YOU can occupy a far better position in life than you now hold. It is within your power to make yourself as prominent and as prosperous as you want to be. Every man has this power. The successful men develop it; the others—the fairly successful and the failures—develop it only partially or not at all. They are compelled to follow the orders of the men higher up because they cannot give orders themselves.

Develop your latent powers—direct your energies along the lines of special endeavor. Select, study and become thoroughly proficient in one of these business professions. Climb up, so to speak, to one of these "avenues to success." You will become an originator of ideas and a director of other people's work. You will be worth as much as you want to make yourself worth. You will take yourself out of the crowd of clerks and poorly paid, unsought men who follow orders.

HUGH CHALMERS says:—"The only famine in this country is the famine of \$10,000 a year men."

These are the leading professions in business life:—

ADVERTISING MANAGER

The advertising manager occupies a position of responsibility. When properly trained, he is capable of originating and directing advertising campaigns, and he commands a most attractive salary. The Chicago College of Advertising of Fort Dearborn University is well known as the only genuine college of advertising in the world. It trains men for the position of advertising manager either in day classes, night classes or by correspondence. Men with absolutely no previous advertising knowledge have been prepared by us to take excellent positions which they now hold. Other men, who were already experienced advertising men, have increased their earning power by taking this course on account of the knowledge gained of the psychology of advertising. An advertising manager commands from \$30 to \$100 per week. Exceptional men are paid from \$5,000 to \$10,000 per year or more. In this splendid profession you can make yourself worth a very large salary, and you are always sure of a good position.

SALESMANSHIP

This profession is not limited to the "travelling man" but includes all "men who sell"—Retail, Wholesale, Local Managers, Travelling Men, Special Representatives, Sales Correspondents, Sales Managers, Proprietors, etc., etc.

The man who knows his business thoroughly, who has developed his abilities, who will learn how to analyze every phase of his proposition, his house, his competitors, his prospects, etc., etc. (as taught in this newer course of the Chicago College of Salesmanship of the Fort Dearborn University) will find himself one of those high grade, prominent, well paid "men who sell." Producers are needed in every business house. You will command and will be paid as much as you want to make yourself worth, either in salary or commission. This profession offers the greatest opportunities to you who will prepare yourself rightly for a life of prominence, happiness and success. It leads one, who has studied and prepared, up and up until he becomes

another of the world's most prominent citizens—"The American Business Man"—practically every one of whom are "men who sell things."

But you succeed in proportion to your knowledge.

TRAFFIC MANAGER

The Traffic manager is one of the most necessary men in business today. "Expense is the greatest cost in business," and through the careful supervision of a well trained Traffic Manager thousands of dollars can be saved each year by business houses fortunate enough to have capable traffic men in charge of their traffic departments. A Traffic Manager not only saves money, but he expands selling fields, he betters relations between his "house" and its customers, he reduces production costs; he is a much needed man.

This is a new profession and few have a thorough knowledge of every phase of the work. Our course of instruction is the course of the National Traffic College, which is widely known as the finest college of its kind in the United States. When you complete this course you will find numerous opportunities for your services, and you will have the capacity to take advantage of these opportunities. You will be in a position to command a good salary. Competent Traffic Managers earn from \$30 per week upwards. Men of exceptional ability earn from \$5,000 to \$10,000 per year.

ACCOUNTANT

The average bookkeeper, like Topsy, "just grewed." He has learned the routine work of making entries, but he really knows very little about the principles of accounting. In consequence, he earns only a small salary, and stays in the same old rut. There is just one way to get out. Prepare yourself for the position of Auditor by becoming an expert accountant. Our course of instruction includes elementary and advanced accounting. It contains just what you should know. Everything superfluous has been omitted. Any bookkeeper will be benefited by a study of this course; he will be able to command a much higher salary, and will become independent of the great mass of untrained men.

Choose One of These Professions

then prepare yourself to occupy a far better position—one of financial and social prominence—by enrolling at this University. We will develop your latent powers; we will make you thoroughly proficient in the profession of your choice.

Check the profession you prefer, on the coupon below, then fill out the coupon and mail it to us today. If you have time write us a personal letter, telling us exactly how you are situated. This will enable us to advise you fully and intelligently.

The Time to Begin is Now

If you delay writing for our booklet it will be just that much longer before you can take a better position at a larger salary.

FORT DEARBORN UNIVERSITY, INC.

Including

The Chicago College of Advertising

The National Traffic College

The Chicago College of Salesmanship

The Chicago College of Accountancy

309 PEOPLES GAS BUILDING, CHICAGO, ILL.

San Francisco Office—508 Underwood Building

FORT DEARBORN UNIVERSITY

309 Peoples Gas Building, Chicago, Ill.

Kindly send me your booklet with full particulars regarding course in profession checked.

Name..... Occupation.....

Street..... City..... State.....

Advertising ☐

Salesmanship ☐

Traffic ☐

Accountant ☐

Check one
wanted

In writing to advertisers, please mention BUSINESS

Nervousness and Exhaustion

When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

Horsford's Acid Phosphate

(NON-ALCOHOLIC)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.

You Owe It to Yourself and Your Family to Consider this Opportunity

IF you have a surplus fund, small or large, to invest and want the full earning capacity of your money.

IF you can systematically put aside a stated sum per month, quarter or year.

IF you are thinking of taking out a life insurance policy and would like to leave an annual income equal to the face value of the policy and

yet do it at one-fourth the cost, as well as reap benefits while you live.

IF you desire to provide a sure way of providing funds to educate your children.

IF you want to provide for your family or your old age in case you lose your earning capacity.

IF concerned about any of the above matters, you owe it to yourself to investigate what our pecan orchards can do for you.

A Pecan Grove Assures You an Income for Life and is many times more valuable to you than the same sum invested in *Life Insurance*. Write today for "**FORTUNES IN PECANS**" and our *Special Limited Offer to Small Investors*. You can secure a two, five or ten acre Pecan orchard in the best possible location and at lowest prices either for outright purchase or on easy monthly payments. **If you can save \$5.00 or over per month—why not own a Pecan Grove?**

Please mail me "**FORTUNES IN PECANS**" and particulars of your special offer to small investors.

Name
Address

St. Andrews Bay Nursery and Orchard Co.
111 Broadway NEW YORK

son why overdrafts were not being made good sooner, a somewhat dilatory method on the part of the bookkeepers in sending out notices. It was found that very often notices were not mailed until the next day after the overdraft had been paid, and then, being sent under regular postage, were quite likely not to reach the customer until the day following. To correct this condition the bank ruled that its bookkeepers should make notices out in duplicate, fasten the copies to the customers' statement sheets with small wire clips, and leave them there until overdrafts had been made good. By

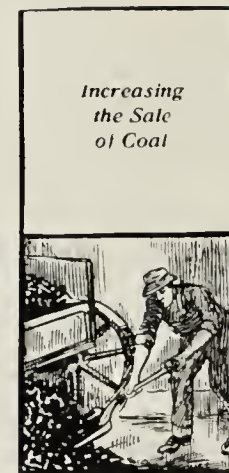
simply counting the clips as they showed on the outside of the statement ledger the cashier could tell whether the notices sent out corresponded in number with the overdrafts shown on the bookkeepers' daily reports.

Then a more important step was taken. Instead of mailing the notices under regular postage with the evening mail, the bank began sending them out early the next morning by Special Delivery. By this scheme the fact that his account was overdrawn was brought to the customer's attention in a forcible manner and at an hour of the day

In writing to advertisers, please mention BUSINESS

when he would be most likely to arrange for it to be taken care of immediately.

As a result of these two moves the bank greatly lowered the daily average of its overdrafts. From more than ten thousand dollars it slumped to less than five. The increased expense of postage was offset many times by the saving made in not having to loan its money where it brought no return.



AN ENTERPRISING COAL COMPANY in the suburb of a western city puts in an early and effective bid for the consumer's business by means of a postal card, the reverse side of which is to be filled out as here indicated. This postal card—the regular U. S. postal card, and the consumer does not have to add a one-cent stamp—

is sent to the consumer with a letter under two-cent postage. This letter reads in part:

"We are exclusive agents for the _____ coal in this territory, and suggest that you fill out the enclosed postal card now, in order that our representative may give you the benefit of our experience as to what coal to buy and when to order it; with the idea that this service will be mutually beneficial."

Date _____	
Gentlemen Please have your fuel expert call concerning my fuel requirements for next season. Please fill in number tons and kind you used last year	
Tons _____	Kind of fuel _____
" " " " _____	" " " " _____
" " " " _____	" " " " _____
Cords _____	" Wood _____
Please state month you desire delivery _____	
Please state kind of furnace _____	
Please check if hot air steam, or hot water heat _____	
Name _____	Address _____

This company sends out this letter in March, which time, they maintain, is none too soon to begin the campaign for the orders that will supply consumers with their coal for the next winter.

While they have a man in their own office who has been developed as an expert on heating dwelling houses of average size, this company employs one of the best fuel experts in the neighboring city for all prospective orders that would amount to \$250 or more. Both these experts emphasize every possible point that will aid in cutting the consumer's coal bill—and they always find an interested audience.

Last year this one thoughtful plan was responsible for the greater part of a fifty-five per cent increase in sales for this company.

Co-Operative
Collecting
Plan

WHEN MANUFACTURERS or dealers gain standard methods by a co-operative plan which stands them both in good stead, they have attained a long step toward the efficient conduct of their respective businesses. An electric light and power company has adopted a collection plan which, if accepted by customers,

will mean a great economy in its collection department. They have sent to each customer a leaflet made up of three distinct pieces, perforated for ultimate separation. The first coupon reads:

YOU CAN SAVE THE DISCOUNT ON YOUR ELECTRIC BILLS BY COMPLYING WITH THE FOLLOWING PLAN.

Fill in the attached blanks, sending one to us and the other to your bank. Send them at least ten days before the Discount Limit of the first electric bill you desire to have collected under this plan.

Send this to Grand Rapids-Muskegon Power Co.		If you may send this to us and we will pay it to the Bank.	
Date _____ 191__	_____ 191__	Grand Rapids-Muskegon Power Co.	
GRAND RAPIDS-MUSKEGON POWER CO., Grand Rapids, Michigan		BANK Grand Rapids, Mich.	
I am } today sending instructions to the _____ Branch We are } of _____ Bank of this City, with whom } we have an account, to pay until further written notice the electric and supply bills as they become due for the following:		me } please pay electric us } bills by the Grand Rap- the following, and charge	
Signature of _____	_____	_____	
Address _____	_____	_____	
Signature of _____	_____	_____	
Address _____	_____	_____	
Signature of _____	_____	_____	
Address _____	_____	_____	

We have made arrangements with all the banks in the city whereby without cost to you (providing you have a bank account) we assume the responsibility of saving you the discount on your Electric Bills.

After you send in the attached forms, we begin collecting bills from your bank before the last discount days each month, at the same time sending you a full memorandum of the bills so collected. The bank charges the net amount of the bills to your account and surrenders the bills to you properly receipted when your pass book is balanced.

POWER COMPANY

The second coupon is a statement blank to be signed by the customer in case he agrees to this plan, the signed statement to be returned to the electric company. The third coupon is a blank to be signed and sent to the bank, in which the customer transacts his business.

This scheme does away with sending out statements or receipts, the bank handles the collections with less work than if payment were made in the usual course by check, and turns over receipts when the pass book is totaled each time. It certainly eliminates all the disagreeableness and friction of collection and saves at every stage of the collection.



WE INVITE EVERY THIN MAN AND WOMAN

This is an invitation that no thin man or woman can afford to ignore. We invite you to try a new treatment called "Sargol" that helps digest the food you eat—that puts good, solid flesh on people that are thin and under weight.

How can "Sargol" do this? We will tell you. This new treatment is a scientific, assimilative agent. It increases cell growth, the very substance of which our bodies are made—puts red corpuscles in the blood which every thin person so sadly needs, strengthens the nerves and puts the digestive tract in such shape that every ounce of food gives out its full amount of nourishment to the blood instead of passing through the system undigested and unassimilated.

Women who never appeared stylish in anything they wore because of their thinness, men under weight or lacking in nerve force or energy have been made to enjoy the pleasures of life—been fitted to fight life's battles, as never for years, through the use of "Sargol."

If you want a beautiful and well-rounded figure of which you can be justly proud—a body full of throbbing life and energy, write the Sargol Company, 6-H Herald Bldg., Binghamton, N. Y., today, for a 50c. box "Sargol," absolutely free, and use with every meal.

But you say you want proof! Well, here you are. Here is the statement of

those who have tried—been convinced—and will swear to the virtues of this preparation:

REV. GEORGE W. DAVIS says:

"I have made a faithful trial of the Sargol treatment and must say it has brought to me new life and vigor. I have gained twenty pounds and now weigh 170 pounds, and, what is better I have gained the days of my boyhood. It has been the turning point of my life."

MRS. A. I. RODENHEISER writes:

"I have gained immensely since I took Sargol, for I only weighed about 106 pounds when I began using it and now I weigh 130 pounds, so really this makes twenty-four pounds. I feel stronger and am looking better than ever before, and now I carry rosy cheeks, which is something I could never say before."

CLAY JOHNSON says:

"Please send me another ten-day treatment. I am well pleased with Sargol. It has been the light of my life. I am getting back to my proper weight again. When I began to take Sargol I only weighed 138 pounds, and now, 4 weeks later, I am weighing 153 pounds and feeling fine."

F. GAGNON writes:

"Here is my report since taking the Sargol treatment. I am a man 67 years of age and was all run down to the very bottom. I had to quit work, I was so weak. Now, thanks to Sargol, I look like a new man. I gained 22 lbs. with 23 days' treatment. I cannot tell you how happy I feel."

MRS. VERNIE ROUSE says:

"Sargol is certainly the greatest treatment I ever used. I took only two boxes of Sargol. My weight was 120 pounds and now I weigh 140 and feel better than I have for five years. I am now as fleshy as I want to be, and shall certainly recommend Sargol, for it does just exactly what you say it will do."

Full address of any of these people if you wish.

Probably you are now thinking whether all this can be true. Stop it! "Sargol" does make thin people add flesh, but we don't ask you to take our word for it. Write us today and we will send you absolutely free a 50c. package for trial.

Cut off coupon below and pin to your letter.

THIS COUPON GOOD FOR 50c. PACKAGE "SARGOL"

This coupon entitles any thin person to one 50c. package "Sargol" (provided you have never tried it). The Sargol Company, 6-H Herald Bldg., Binghamton, N. Y.

Your
Private
Bank
Account

HAVE YOU EVER carried a pocket check-book, 2 x 8, around with you for convenience's sake? Have you ever kept track of your bank-withdrawals on those tiny little stubs in said check-book? Have you ever had your book balanced by the bank and then chased through all those little stubs to see why you did not have the

balance you thought you had? If you did, don't be disgusted with yourself, for, truly, you are not to blame. And, what's more, you are not the only one who ever has or ever will cuss those little check-books.

The following system has worked wonders with those who up to now have availed themselves of the idea. Have your checks put in pads of about 25 to 50 without the usual card board backing. Have them numbered consecutively, and keep one pad in an envelope, printed as shown in the illustration. An envelope 4 x 9 inches will hold very nicely about 25 checks and a

and he'll be fired. Then the junior clerk will get the job and he will show them what an assistant bookkeeper ought to be.

The assistant bookkeeper is going to quit if things don't change. Where his immediate superior ever learned to keep books is a mystery to him. He doesn't know what he's doing half the time. If it wasn't for having a good assistant he would be in a lurch. The bookkeeper doesn't do any work anyhow; the assistant does it all. He confides to the sten-



"The office manager is a bluff anyway. Some day there will be a change in that department, and then—"

ographer that he could tell that bookkeeper a thing or two if he had a mind to, but he is saving it all up for the day when he becomes bookkeeper. And that day won't be far off either, because the bookkeeper is getting too old foggy for the job. Then, when no longer burdened with the ignominious title of "assistant," he will let himself out and show them how to keep books.

The bookkeeper, clothed in a mantle of his own superior importance, plods steadily on and says nothing. He could say a great deal if he wished. The clerks and assistants of these days are not what they used to be. He can't depend on anyone. Nobody appreciates the weight of his burden. If he were chief accountant or office manager there would be a difference, though. There would be less fooling and a more rigid enforcement of the rules of the office. He wouldn't keep such a lot of incompetents around him either. But, he confides to his wife over the supper table, that the office manager is a bluff anyway. He doesn't know anything about running an office, but he manages to throw dust in the eyes of the officials and keeps his job by sheer nerve. Some day there will be a change in that department, and then—

The office manager, from his lofty pinnacle, is sure he never saw such a lot of dubs in his life. He would give a week's

salary for an ounce of initiative if he could find it in his department, but why worry himself about the impossible? The men expect too much and give too little. Of course, so far as he is personally concerned, the officials also expect too much and give too little. Some day some big company will offer him a fabulous salary for his services, having heard of his remarkable ability. Then his employers, if they are progressive, will have to meet it, otherwise—

And so on up and down the line wherever there are a number of employees whose duties and responsibilities vary in rank and remuneration. Just as the baseball fan is ready to berate the player as a bonehead, so the average office man is ever ready to magnify the faults of those about him.

The average manufacturing company is divided theoretically, if not in practice, into three divisions: operating, sales and financial. It is in the relation between these departments that the game is most often played from the "bleachers."

Sometimes the operating department considers the sales and financial departments as a lot of incompetents; at other times the sales department entertains the same opinion with reference to the operating and financial departments. Occasionally the financial department smiles tolerantly over the lack of intelligence in the operating and sales divisions. There are periodical spells when all three of them are right.

Every man in the organization knows he would be a glorious success were it not for the inefficiency and lack of co-operation on the part of his associates. His superiors do not appreciate this, however, and if he fails he joins the army of unemployed.

What would happen if a group of the most vociferous critics in the bleachers were suddenly called upon to get out on the field and finish the game? Would they make the same mistakes? Would they go down to an ignominious defeat? No, the twenty thousand frantic spectators would not permit them to go to the end of the game for fear of stooping to violence in their exasperation.

So it is with the office, store or factory. The random criticism is the enthusiasm of the bleachers. When we understand the fundamental principles of co-operation, we will make great effort to learn wherein our own little cog wheel fits into the great mechanism of the organization, and will see to it that our wheel meshes perfectly with the others. When about to criticize an associate, we will put ourselves in his place and perhaps criticism will then be deferred.

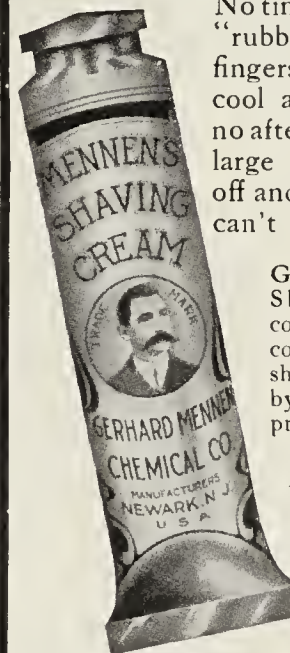
In writing to advertisers, please mention BUSINESS



"Shave with Mennen's and make your morning train in comfort"

Mennen's Shaving Cream will easily save you several minutes every morning. The broad band of cream works up instantly into a rich, full-bodied lather.

No time is lost by a mussy "rubbing in" with the fingers. The face is left cool and soft, requiring no after-treatment. The large screw cap comes off and on instantly, and can't roll away.



Get a tube of Mennen's Shaving Cream and compare the speed and comfort of your morning shave with that obtained by any other shaving preparation.

For sale everywhere
25 cents

Sample tube free

Gerhard Mennen
Co., Newark, N.J.

"Pioneer Makers of Talcum Powder"

TYPEWRITERS FACTORY REBUILT

SUMMER BARGAINS!

Our entire stock is offered at below-list-prices for the summer only. You can save as much as \$75 by buying now, and have your choice of all the leading models.

Factory Rebuilt Typewriters are machines that have been stripped down to the frame, and built up again with new and refinished parts by skilled workmen in our own factories.

They are trademarked and guaranteed just like new machines. Back of this guarantee is an organization as big, as strong, and as responsible as any company making new machines exclusively.

Write for Summer Price List
and Illustrated Catalogue.

American Writing Machine Co., Inc.
345 Broadway, New York



MAKE BIG MONEY IN YOUR OWN BUSINESS —

Cultivate the spirit of independence and become your own boss. You can only get so far working for someone else all of your life. The big money is made by men who are in business for themselves.



OWN A PLANT LIKE THIS AND BE INDEPENDENT

ever issued by any school. The big universities and colleges are establishing departments devoted to this science but you get all, any of them can give you, through this remarkable course of instruction.

A PRACTICAL—PROFITABLE BUSINESS

There is no more congenial or profitable business in existence. It is a business at which you can succeed and the capital required is small. We train you properly in all of the principles of this business. We take you from A to Z.

There is nothing in this business that is not touched upon in this work.

The text books are by America's greatest and most successful poultry men. The lessons have been written by experts and the examinations are conducted so as to make the training a perfect one.

The International Poultry School,
BOX 98,
DETROIT, MICHIGAN

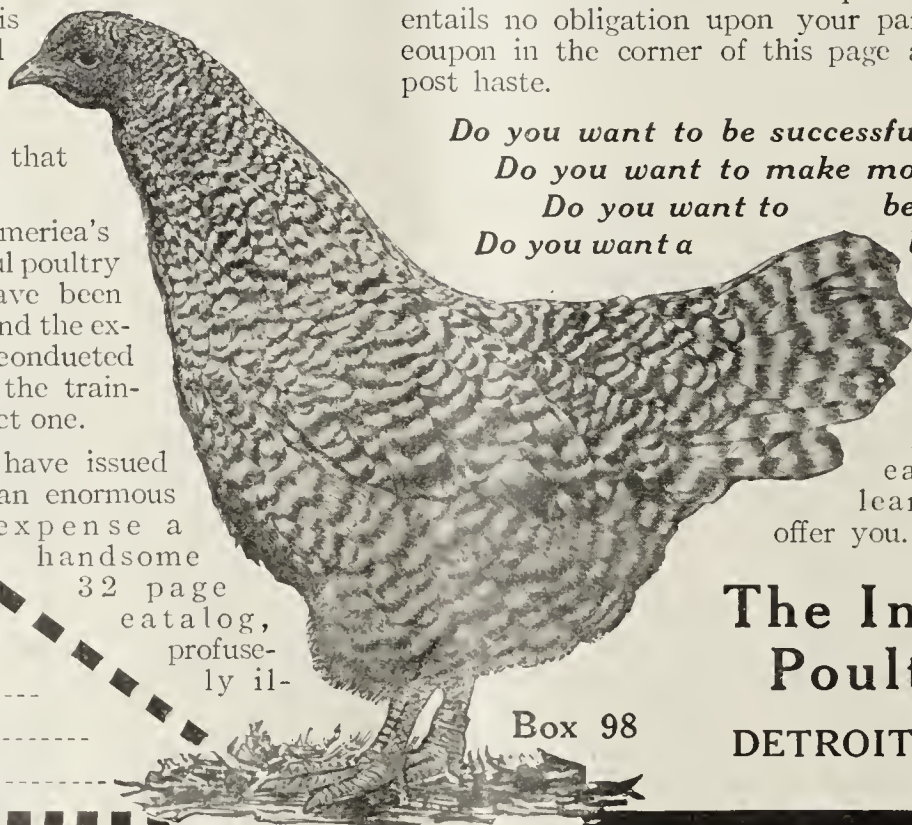
Gentlemen:—Without any obligation upon my part, kindly send me complete details on your course in Poultry Culture.

Name

Address

City and State

We have issued at an enormous expense a handsome 32 page catalog, profusely illustrated, which will be sent FREE to anyone who is interested in this business. Your request for a copy of this catalog entails no obligation upon your part at all. Just use the coupon in the corner of this page and it will come to you post haste.



Do you want to be successful?

Do you want to make more money?

Do you want to be independent?

Do you want a business of your own?

Do you want to enter in a growing profession and business?

If you do, send for this catalog TO-DAY and learn what we have to offer you.

The International Poultry School

DETROIT

MICHIGAN

Box 98

C.P.A. Questions and Answers

□ □ □ By R.J. Bennett C.P.A. □ □ □

From Minnesota C. P. A. Examination in Auditing—Time allowed, six hours.

Questions

1. State the purposes of an audit. To what extent should an audit deal with accounting system? With bookkeeping system?
2. Distinguish between the "continuous" and the "completed" audit, stating the advantages and disadvantages of each.
3. Describe the method of verifying cash on hand at the close of the period under review.
4. Discuss "the best method of auditing cash receipts."
5. Discuss "the best method of auditing cash payments."
6. How would you audit a payroll?
7. What special matters should be investigated in the audit of corporate books?
8. What different considerations govern the valuation for balance sheet purposes of "fixed" and "current" assets?
9. What is the best procedure in verifying the existence and value of land, buildings, stock-in-trade, investments in stocks and bonds, plant and machinery, work-in-progress?
10. Discuss "the proper method of treating discounts, freight and haulage on goods or equipment purchased." On goods sold.
11. Discuss "the limitations of an investigation of a business on behalf of a projected purchasing company." To what extent would fraud by employees of the vendor bear upon the subject?
12. In what respects would an investigation of a business on behalf of a retiring or deceased partner differ from one on behalf of a projected purchasing company?
13. Discuss "the extent of the auditor's certification."
14. Discuss "the proper method of presenting the condition and earnings of a holding company which owns from 75 to 100 per cent of the stock of a number of subsidiary corporations."
15. State the special features which pertain to the audit of the books and accounts of a building and loan association.
16. State the special features which pertain to the audit of the books and accounts of a street railway company.

17. State the special features which pertain to the audit of the books and accounts of a fire insurance company.
18. A mercantile concern sustains a partial loss by fire. The books are modern except no cost accounting is incorporated. The end of the fiscal year is December 31, when a physical inventory is taken; the fire occurred in October and was evidently a two-thirds loss, with full insurance. While the adjusters are at work you are called in to satisfy the firm as to their loss, so that they may be prepared for discussion with the insurance companies. Outline your procedure and state how you arrive at the actual loss.

Answer to Question 1.

An audit may be required for various reasons:

(a) As a matter of precaution to insure promptness in work, to prevent possible errors or carelessness, and to prepare certified statements for the directors. To certify to the balance sheet and to the financial condition as shown thereby. To adjust careless and unskillfully kept accounts and to suggest improved methods.

To detect suspected defalcations or irregularities.

To enable certification of a financial statement for presentation to bankers to secure loans.

To enlighten a prospective purchaser as to condition and earnings.

To determine gross cost, net profit or averages as may be desired.

It may be at the instance of the president or other officer of a company, or of the directors or the stockholders, or of a partner in the case of a partnership, or of the creditors of the court, or by a prospective purchaser.

Audits are frequently provided for in the corporation's by-laws. In Canada the laws require that annual audits be made.

The books and accounts of churches, clubs and other organizations are also subject to audit for similar reasons.

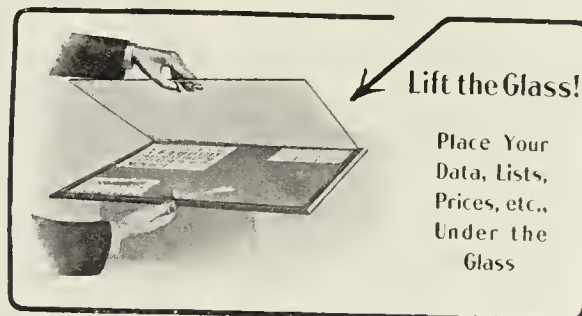
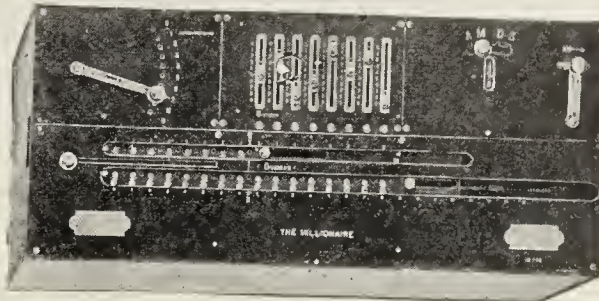
(b) The scope and extent of the audit requested will largely determine how far it will deal with the accounting or bookkeeping system. If by accounting is implied the caption and allocation of accounts in the balance sheets and subsidi-

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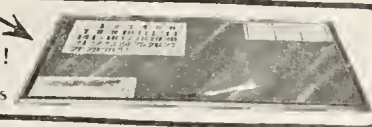
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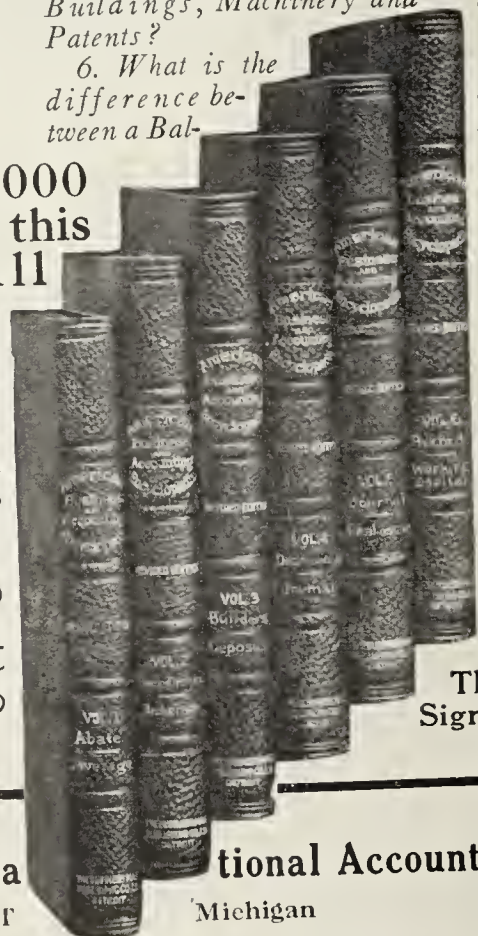
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any statements, this will probably necessitate such arrangements of facts and figures as would seem to the auditor most clear and logical to the persons for whom they are prepared, and he would suggest such changes as would be appropriate; and if by bookkeeping is meant merely the books, general and subsidiary, a competent auditor would naturally suggest such changes as would simplify or amplify the results to the improvement of the system in use. As a rule, however, the auditor in conducting an audit is not supposed to concern himself with the accounting system or methods of bookkeeping.

Answer to Question 2.

(a) A continuous audit implies the regular employment of an auditor from period to period, (say monthly), and permits the employment of less skilled bookkeepers, as their methods can be supervised and directed into the proper channels by the auditor's supervision. A further advantage lies in the fact that comparison with the audit previously made calls attention to many features which might not be evident in a first audit. There might be a disadvantage in the probability that a continuous audit would be less thorough, as habit in most cases begets confidence, which is not always justified. It has the advantage, however, of keeping the employees up-to-date in their work and impresses them with the desirability of accuracy. A disadvantage lies perhaps in the possibility of changes being made in figures passed upon by the auditor during one of his many audits, since there is little likelihood of his going back over audited work. In that case the annual statement could contain irregularities without much chance of his detection.

(b) A completed audit is more often for a specific purpose and therefore brings out more clearly that for which it is instituted, as a search for a lost article will more likely result in its discovery than a general clearing up. The "completed" job means one that is finished completely at one time, usually at the end of the year. In this way everything comes under the auditor's scrutiny at one time and is completed without any possibility of changes in results or substitution of assets.

As a general toning up and control of the accounting methods the completed audit is not so effective as the continuous, as impressions and suggestions are soon forgotten unless there is in the mind of the bookkeepers the expectation that all or any of their records will again be brought under the eye of the same auditor.

Answer to Question 3.

If the Imprest system of petty cash is used, the cash and cash items should be counted, and the cash items, if any, authorized by some one in authority. The balance of the petty cash record should agree with the petty cash drawer, while the payments credited to the Treasurer must agree with the receipts which have been given to the Treasurer, and with the stubs of the Treasurer's check book.

The Treasurer's cash is in the bank and the balance should be obtained from the bank. His check book balance or bank record should be reconciled with the bank's balance by the addition of outstanding checks, and also made to agree with the balance in the cash book. Current cash not yet deposited must, of course, be closely compared.

If no separate petty cash system is in vogue, the cash and cash items must be added to the check book balance to prove with the cash book balance, the check book balance being reconciled with the bank balance as above. Bank discounts, collections, interest or charges must, of course, have been entered upon his cash book and check book to effect an agreement with the bank's balance. Of course, in order to verify the accuracy of cash, an audit of the receipts and payments should be made.

Answer to Question 4.

In auditing receipts we must determine whether all receipts have been accounted for, and, if so, what has been done with them. Theoretically, at least, the best system of keeping cash receipts which includes currency, checks, bank drafts, money orders, etc., is to deposit the total of all receipts each day in the bank and to make all payments by means of checks. The bank's record of deposits in this way keeps a tally on the cash receipts day by day and renders an audit both easy and rapid. If only a part of the receipts are deposited each day and the remainder retained for the payment of petty expenses or other obligations, then the bank balance and not the deposits is used and this bank balance added to the current cash undeposited will verify the total cash balance as shown in the books. Of course, if the receipts are not deposited, difficulties will creep in.

Thus A may be at once an Account Receivable for \$100 and an Account Payable for \$50 and may remit the difference in which case the usual and most convenient way would be to credit A in the receipts with the \$100 and to charge him in the payments with \$50, which will, however, make the receipts \$50 more than the deposits recorded by the bank. To

avoid this it would be necessary to transfer the Account Payable account to the Account Receivable, which might be undesirable as for statistical purposes they are better kept apart. Where possible, statements of their accounts should be mailed to customers by the auditor and the balances approved by them, and if by their protests it should appear that receipts have been held out or held over, the deposit tickets should be obtained from the bank and the items compared with the cash book entries to ascertain if the checks have been deposited on the day received.

Answer to Question 5.

If all receipts are deposited all payments must be made by checks and the payments may be verified by the cancelled checks and by comparison with the Account Payable balances, while the invoices thus credited should be examined to see that they have been properly vouched and entered.

When all receipts are not deposited all payments except very small amounts (of which memorandums should be filed) should be covered by voucher, and where vouchers are not found such payments should be investigated. The cash book additions should always be checked and the carried forward figures examined. Void checks should be cancelled and should remain attached to the stubs.

Answer to Question 6.

No bookkeeper or cashier should make payments of any kind without authorization, general or specific, and should have receipts or vouchers covering all disbursements.

This is equally true of pay roll (wages or salaries) whether receipts are taken upon payment or not. The voucher in this case is the time slip or pay slip from the foreman or time clerk.

The auditor should submit to the foreman or manager the pay rolls paid on several occasions in order that they may detect any names or amounts which should be investigated, and several of the time slips taken at random should be scrutinized to see if the extensions are correct; the pay roll footings should be checked and the totals compared with the entries in the cash book.

In a cost system the total wages of given periods should be compared with the total wages allocated on the various cost sheets, to which must be added the unproductive labor apportioned to various accounts by the bookkeeper, and it is this unproductive labor which should be more carefully considered.

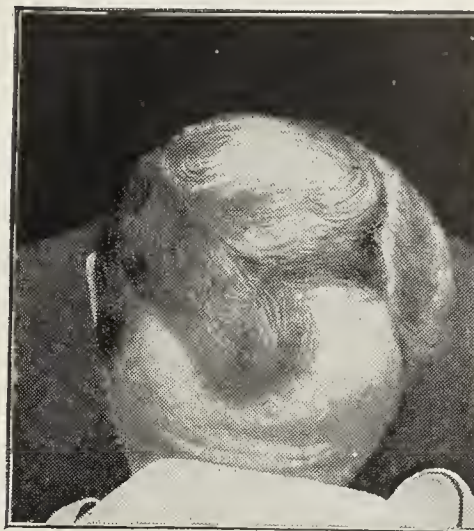
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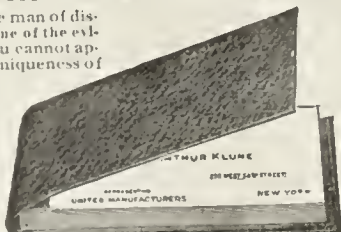
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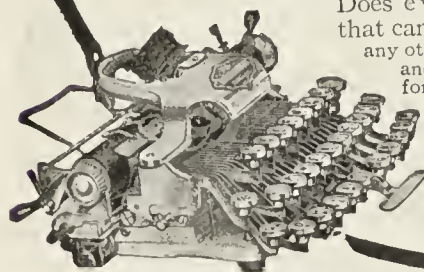
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Answer to Question 7.

By corporate books is taken to mean the books of record, consisting of the Stock Ledger, the Certificate Book and the Transfer Book, by-laws and minutes of meetings, etc. These should be examined to see that the official acts have not exceeded the authority stipulated in the Charter and by-laws.

It must be noted that the stock issued and outstanding agrees with the original authorization, as recorded in the general books; also that dividends have been declared out of earnings and paid to the rightful owners of shares.

Answer to Question 8.

The fixed assets of one business may be the current assets of another and vice versa. Thus horses, although they are never still, are generally considered as fixed assets; but in the case of a horse dealer they are his stock in trade and come under the heading of current assets.

Fixed assets refer to capital investment useful or necessary to the conduct of the business or productive of revenue, and the considerations as to their valuation in the balance sheet consists of:

Their cost, whether purchased, manufactured or otherwise acquired;

Their selling value at forced sale, in the regular course of events, or under special conditions;

Their fire value, which would be the cost of replacement in their present depreciated condition;

Their replacement value, which might be more than their fire value, as their loss might necessitate new and more expensive equipment;

Their offset value, by which is meant the book value, less the mortgage, reserve or the deductible credit account;

Their depreciated value, by which the account has been written down or a reserve created, and whether too much or too little depreciation has been allowed;

Their book value, by which a secret reserve may be maintained or which, for other private or personal reasons, a stated amount is recorded.

Current assets represent the working funds and realizable assets of a concern including cash, accounts receivable, stock in trade, etc., and the consideration as to their valuation in the balance sheet are as follows:

Their cost, whether purchased, manufactured or acquired;

Their selling value under ordinary conditions;

Their depreciated value;

Obsolescence of stock in trade;

Their appraised value, and by whom they have been appraised;

Cash is the most liquid and unchangeable in value of all assets;

The probable proportion of uncollectable accounts must be considered in accounts receivable.

Assets which are controlled or held by bankers or others to secure the payment of obligations must be so noted as they are not available for the general creditors or stockholders.

Answer to Question 9.

It is not enough to see the land and the buildings and to assume that the ownership is complete. The deeds should be examined and the county records searched for a verification of title. This examination will disclose encumbrances if any exist.

Tax receipts should be examined.

The inventory of stock in trade, if accepted from written records, should be gone over carefully and the computations and footings proved and the persons in authority who took or certified to the inventory should be noted in the report. Care should be exercised to see that goods not invoiced are omitted and that goods delivered have been deducted, that the values are taken at cost and not at selling prices, and that the overhead charges on the unsold goods do not include administration or selling expense.

Certificates of stocks, bonds, etc., should be carefully examined, or if they have been turned over to bankers as collateral for loans, the bank's receipts therefor should be examined. Coupon bonds must have all undue coupons attached, and interest accrued may, if desired, be taken as an asset.

Plant and machinery often include good will (which is really a separate asset), and its valuation is hard to accurately determine. In some cases additions to plant are charged off to production and the plant maintained in its full efficiency and no depreciation written off. In others, the additions are capitalized and a systematic depreciation is allowed, the latter method having the more general approval.

Work in progress should be taken at its cost in labor and material, plus direct factory expenses and the correct proportion of overhead charges. If a cost system is installed the cost sheets provide this information, otherwise the results will be obtained largely by estimate.

Answer to Question 10.

Discounts on goods purchased may be deducted from purchases, giving the net cost of the purchases, or they may be

treated as profit derived from the prompt settlement of accounts payable, and credited to Profit and Loss. For trade or large cash discount, the former method is preferable.

Discounts on goods sold may be deducted from sales, giving the net sales, or may be treated as a charge against profits to induce prompt settlements, some favoring one method and some the other. If small, a good practice is to charge to Profit and Loss. Freight and haulage inward is part of the gross cost of materials purchased while freight and haulage outward (if not charged to the customers) is a delivery or selling expense to be charged against the gross trading profit.

Freight and haulage on equipment purchased may properly be capitalized (added to the cost) as it is a part of the cost of installation.

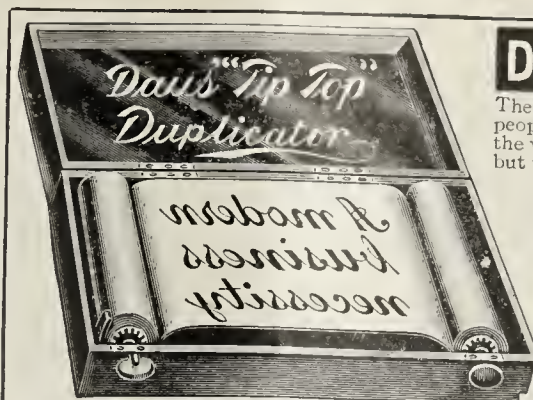
(Answers to the remaining questions of this set will be presented in the September number.)

Shaking Off the Grouch

(Continued from Page 76.)

Well, I had an interview with Ransford and bought the place, taking a long-time contract on payments which were ten dollars a month more than the rent we had been paying. Within a month we had moved out there, but it had not taken that month to cure my grouch. The planning of some little home improvements which I could make myself; the thought of a capital space of lawn for the children, and peas and asparagus and things like that were continually in my head. Instead of getting among the old fellows and exchanging criticisms of our Chief, and bitter growls at the Manager, I got among those who knew something about early strawberries, and the preferential differentiations of Barred Rocks and Buff Leghorns as egg producers.

A month after we got settled, two or three of the young fellows told me that they were going to hike out on Saturday afternoon for a little outing, and wanted to know if they would be welcome. They got the welcome, heartily, and they came out; not alone. One-half the office squad and the Chief was with them, and in the Chief's car was a very fine oak hall clock. They had all chipped-in for its purchase as a present to my wife. That killed the last microbes of my grouch, and the house itself took care that no such microbes came back. Every dollar paid out for that place brought at once one hundred cents' worth of the keenest interest and enjoyment, and when the dollar was spent it was still there, in real estate. As an illustration of "Eating your cake and



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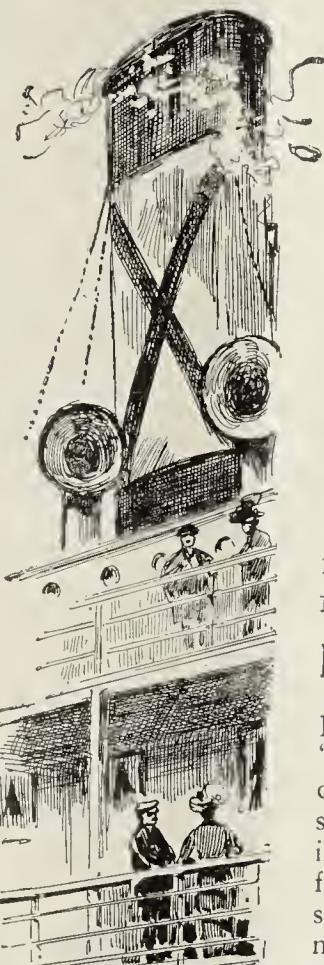
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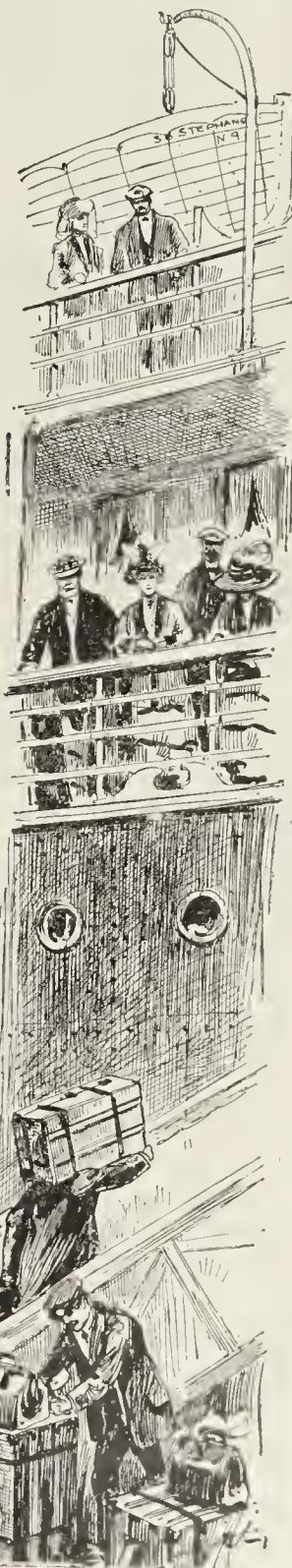
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having it, too," that investment was simply unanswerable.

That was eighteen years ago. We finished paying for that cottage in less than ten years, and at once bought another house, more pretentious than our own, but we bought it to rent. I got it at a bargain, and on long time, and we cleared the title this year.

In the early part of this article I made some allusion to philosophy. That is solely in making the best of it, after one reaches middle age. Before that, I am not

advising easy submission to anything and everything that comes. Ambition for bigger things is fine, but it is useless unless backed up with determination to do the educating, the pushing and the keen, deep search for opportunity, one's self, instead of expecting the company to furnish it all.

After all, the man who is in it can get much comfort and some measure of pride in routine work. A few years ago they put a new gigantic Corliss engine into our plant, and I would sometimes step

into the engine room and gaze at it, with some little awe. I would see the gleaming piston-rod with its Herculean thrust and pull on the immense crank. I would watch the sharp discriminating action of the wonderful compensating valves. I would be filled with admiration at the massive frame and shaft bearings, and I would know that I was seeing the working essential impulses of the great power-producer. Then—on the end of the shaft was the driving pulley, simple and obscure, and no doubt considered the most insignificant working part of the whole machine. It was neither a producer or consumer of power; only a transmitter—a routine duty, without a gleam of initiation. Yet, without its unfailing steadiness, its regularity and certainty of operation and its instant response to the power back of it, the entire plant would be thrown into disorder.

Unquestionably, the routine man in every great organization is of similar indispensable use and value.

So, that's what my philosophy has brought me. As fair an amount of self-respect for myself as a modest man should have, and a fair amount of respect for my job. Content with the comfort coming from a strict adherence to "No debt": infinite happiness in a family blossoming into promising manhood and womanhood; and by no means the least, the knowledge that a good-humored smile begets a good-humored response, even among old routine men.

The Business of the Harvest

(Continued from Page 73.)

scenes wherein well-nigh frantic farmers flock to the railroad stations and bid against one another for the services of the college boys and other workers who have come from the East attracted by the prospect of high wages. Naturally, there is not only a temptation but an ability on the part of the farmer to manifest a certain degree of independence if he has time and labor-saving apparatus which, with a force of, say, eight operatives, will do the work that under the conditions of a few years ago would have required anywhere from thirty to fifty horses or mules and twenty to thirty men. And the price of gasoline or oil or other fuel isn't a circumstance to the expense of food for a complement of men and horses such as is above mentioned.

To look at the subject from another angle it is apparent that the growing importance of machinery in harvesting could not be better reflected than by the growth of the industry of agricultural implement manufacture. In this field there are in the United

In writing to advertisers, please mention BUSINESS

States today a total of some 650 different establishments giving employment to more than 60,000 persons.

As we are being constantly informed, the tendency of the age in all lines is specialization, and whereas harvesting methods and machinery might seem to offer little opportunity for specialization the reverse has been proven to be the case, thanks to the ingenuity of Yankee inventors. Just as an example of the special harvesting equipment that has been devised for unusual conditions there may be cited the "side hill harvester" designed for use on sharply inclined grain fields and which will operate successfully at a pitch of 28 degrees. Another novelty is the tractor harvester outfit invented for use on soft ground and which, despite the weight of the apparatus, will pass safely over the yielding ground owing to the provision of special wheels several feet in width. Small or "junior" combination harvesters have come into the market for the benefit of farmers who own small or medium-size farms.

Business Women Who Have Made Good

(Continued from Page 84.)

corporation, and when Mrs. Annie M. Brett, of El Paso, Texas, was left a widow with a child of five to support, she had no business training. Her husband, a telephone promoter, had been an invalid for several years, and all his means had been spent. All he had to bequeath his wife was his knowledge of the telephone business. Mrs. Brett turned this capital to good account, for she successfully promoted the Southern Independent Telephone and Telegraph Company and the Brett Telephone and Telegraph Company. Her success is a striking example of what a woman can accomplish in business if she puts her mind to it.

Another Texas woman with an unusual grasp of business fundamentals is Miss Irene Scott, who first entered business life as a matter of necessity about ten years ago at the age of thirteen, and the money earned through her first efforts was used in taking a course in stenography at a business college.

After completing her course she became a public stenographer, but soon branched out as a commercial traveler, selling dental supplies to the profession. For the past three years, however, she has been at the head of the mail order department of Washer Bros. of Fort Worth, and one of her many business epigrams is: "It is as important to keep customers as to acquire them, and much easier."

In addition to handling of orders and correspondence in the mail order department, she has direct charge of the production of catalogues and the advertising for this store. "If a woman is compelled to work to earn her living, or the living of those dependent upon her," says Miss Scott, "then she should make herself as efficient and worth while as a man. She should put her real energy in the giving of the very best of her brain

and education to the work she chooses, and there should never be any half-hearted service."

There is a New York girl, Miss Helen F. Kolba, who has made a success in the business of house wrecking. She bosses fifty huskies, yet she is only twenty years old. She is a remarkable girl. She speaks six languages, Polish, Russian, Italian, French, German and pretty good English. She makes con-

In writing to advertisers, please mention BUSINESS



All my work of seven years gone up in smoke

Said the manager of the Cambria Steel Company, Cincinnati. A great fire had swept through the fireproof skyscraper (Union Trust Bldg.), devastating his office and many others. Mr. F. H. Cordes (office shown in oval) kept his valuable papers in

THE SAFE-CABINET

"On opening my **SAFE-CABINET** I found the contents to be in perfect condition," said Mr. Cordes.

Write today for interesting reports of fire tests in which **THE SAFE-CABINET** has demonstrated its supremacy.

THE SAFE CABINET CO.

Dept. E-2 MARIETTA, N. Y.



Help Yourself to a higher Salary

Learn Paragon Shorthand at home. The demand for young men and young women stenographers is tremendous—salaries big—advancement certain.

The biggest man in business says,—"If a person has native ability, a knowledge of Paragon Shorthand will put him next to sure success."

Paragon Shorthand

"7 easy lessons, learned in 7 days"

is not a fad-system, but absolutely the shortest, quickest, most-easily-written, most-easily-read shorthand ever invented. It has stood the test of time. Its writers,—(prominent court reporters, private secretaries to way-up men, and high-priced stenographers), dot the globe.

A Wisconsin High School teacher writes:—"Having taught 3 or 4 of the old systems for 15 years, I am compelled to introduce Paragon in our High School as the students demand it. I predict that inside of ten years it will be the Universal system."

Step into your future now. Paragon is so simple you can learn it, in your own home, in a week. No doubt about it. The cost is very, very little. Let me send you my free book "Shorthand in 7 Days." It tells all about Paragon and the success of Paragon writers in the employ of Governments and Big Business. This is your opportunity. Heed that inclination! Write me.

A. Lichtentag, Pres., PARAGON SHORTHAND INST.
1431 Camp Street, New Orleans, La.

If you are a stenographer now writing one of the ordinary systems, investigate Paragon. Let me prove how Paragon will give you greater speed—positive accuracy—and larger opportunities. Write me freely.



DO IT!

A. Lichtentag, Pres.,
PARAGON SHORTHAND INSTITUTE

1431 Camp St., New Orleans, La.

Send me your book "Shorthand in 7 Days," and full particulars regarding your home-study course in Paragon Shorthand.

Name

Address

City

State

Why Write Letters the Way Your Grandfather Did?

Modern stenographic methods give mechanical perfection, but if your letters are to serve the full purpose for which they are written, they must have the human touch, "the punch," in other words.

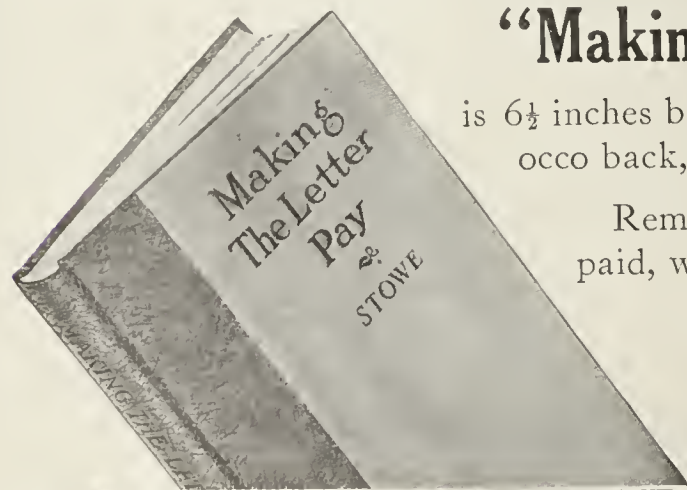
We have progressed a long way from the ink horn and quill pen. You should have up-to-the-minute knowledge on how to handle correspondence problems; how to make your persuasive appeal convincing enough to pull people to your way of thinking.

"Making the Letter Pay"

By A. PETER STOWE

is a book of 106 pages; each book crammed full of correspondence ideas. The book is just off the press, and, as a special introductory offer you may secure it, postpaid, **for \$1.00**

If you want to know more about Sales Letters, Collection Letters, Letters of Complaint and Business Correspondence in General, here is your opportunity; \$1.00 brings this wonderful book to you, prepaid.



"Making the Letter Pay"

is 6½ inches by 9 inches, bound in green Morocco back, with red silk cloth sides.

Remember, our offer of \$1.00, postpaid, will be withdrawn in a short time.

This is but a Special Introductory Offer

Use the coupon below.

COUPON

The International Accountants' Society
Detroit, Mich.

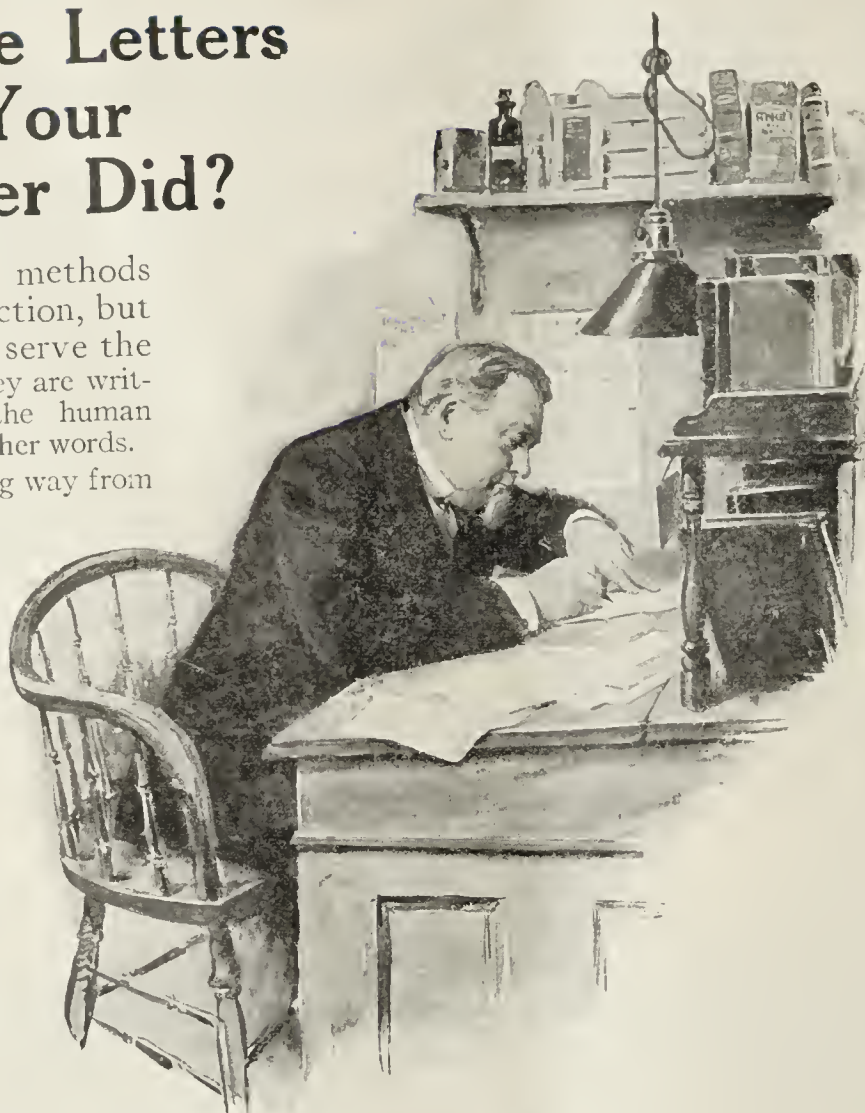
Gentlemen:—Kindly send me, all charges prepaid, copy of "MAKING THE LETTER PAY." I am enclosing herewith \$1.00 to pay for the cost of same.

NAME _____

ADDRESS _____

CITY _____ STATE _____

In writing to advertisers, please mention BUSINESS



ARMAND BATH

tracts that run into many hundreds of dollars for tearing down buildings and hauling the rubbish away.

Hundreds upon hundreds of women have made their success in the business world in the friendliest spirit with men.

And while this is an incomplete record of brainy women who have made good in the United States, it is fairly representative of what women can accomplish if they try. Probably, however, one of the most envied of business women is Mrs. Alexander Mercer Pell, who has the distinction of being the only business woman ever presented to the King of England at a court function. Mrs. Pell is an "industrial engineer."

Usefulness of Foreign Patents

(Continued from Page 95.)

A point to keep in mind is the fact, that many countries will change their commercial aspect, or mode of living long before the life of the patent terminates, and this should always be considered, as it may mean a question of thousands of dollars' profit later on. Indications of such changes can always be noted years ahead, and they should be looked for.

Some general information concerning some of the more important countries of the world is given below, as it gives an outline as to the qualifications to look for in the matter of foreign patents:

Canada is a desirable country to patent in, because there is a kinship between it and the United States in several ways, and the tendencies there are on similar lines. There is a great field for agricultural instruments, railroad devices, and general manufacturing devices.

England is one of the most populous, and wealthiest countries, has large manufacturing and scientific interests, and is acquiring a great liking for American inventions.

France includes all her colonies, ranks high in all the technical arts, and has a large population.

Germany ranks high in the commercial world, and is, industrially, fighting for first place. There is always a live demand in this country for all inventions of merit. The country includes Prussia, Saxony, Baden, Bavaria, Wurtemberg, and all the German Colonies. Almost every kind of invention can be patented to advantage in Germany.

A valuable invention can be sold more quickly and profitably when it is patented in several foreign countries as well as the States, than one which is only patented in one, and wherever desirable it should be so patented before negotiations for selling the rights are entered into.

THE CLEARINGHOUSE

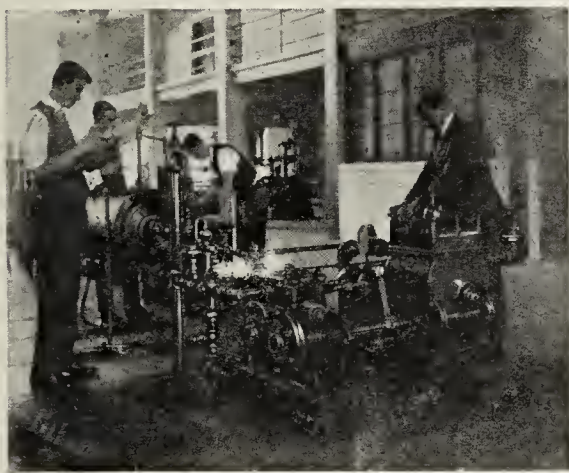
A Department of Business Ideas, Information and Discussion as Presented in Other Magazines

YALE is about the first of our seats of learning to realize that not even the semblance of an engineer can be turned out during the four-year curriculum of the standard engineering course.

Training Engineers at Yale

And Yale is not stopping at the point of realization. She has gone ahead and equipped a laboratory to train her graduates in the practical requirements of the engineering profession.

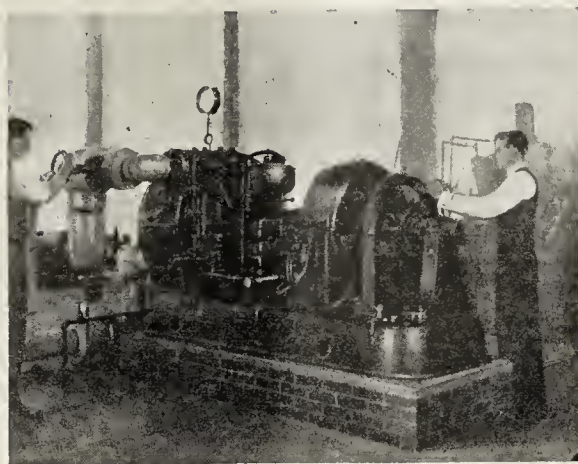
One of the prominent features of the laboratory is the testing floor, on which machines of all descriptions can be readily mounted or removed. A few standard machines, such as a Corliss engine and a steam-turbine generating unit, used for lighting the building, have been permanently mounted, but the general policy is to arrange for a loan of various types of machines for one or two years. They are then



Courtesy of Hill Publishing Company

returned to the maker and a later machine of the same, or perhaps another design, takes its place. In the course of a year there is opportunity to show several machines of different types, so that during his training the student becomes familiar with the latest and best in machinery, writes Thomas Wilson in *Power*.

A feature of special interest is the provision made for taking small machines from the testing floor to the lecture room. They are first picked up by the 10-ton traveling crane serving the main floor, and delivered on the gallery platform at the entrance to the lecture room on the second floor. From here a 2-ton hand crane on a trolley rail carries the machine or apparatus onto the rostrum, where it is placed on exhibition



Courtesy of Hill Publishing Company

or taken apart, as desired. Instead of the sketch or lantern slide the actual machine is often at hand to illustrate a lecture.

TEN years ago, when our equipment of machine tools, jigs and templates was not nearly so good as now, our earnings per the amount of capital invested were greater. I believe this was due to the fact that we made a more steady use of every man and machine, besides directing each man's efforts to better advantage, observes William Lodge, a veteran employer in the current number of the *American Machinist*. Every inspector should be seen every day, and every minute of his time should be devoted to some piece of work; his time might profitably be divided into details.

What Makes a Good Superintendent?

The superintendent of manufacture should make a complete round of the entire works every morning because the work in every department is changing almost every hour and no trip can be made that will not disclose some item upon which economy may be practiced. The absence of such a daily trip keeps these items from his sight. He should make notes on the trip in the morning and see that the work covered by the notes is properly on the way in the afternoon. He must not miss this trip one single day in the year.

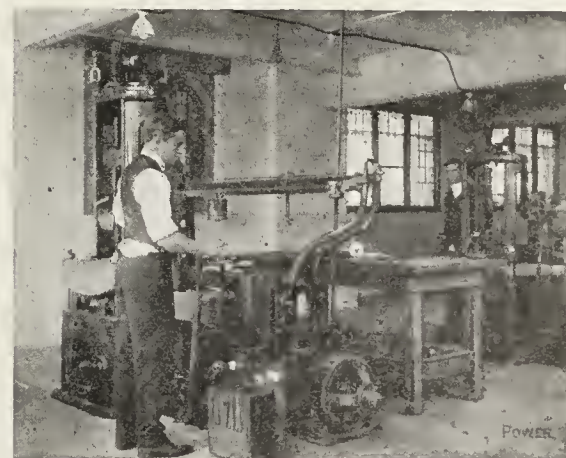
Handling men and work is one of the most important duties of the superintendent of manufacture. If any routine work is without time limits they should be established. No change in premium al-

lowance should be made unless the work, or the method of doing the work, departs from the vogue when the premium allowance was first set.

A DISCUSSION in the *Journal of Accountancy* relative to the treatment of interest in its relation to cost of production is of more than passing benefit to every student who is concerned in proper and correct methods of determining and treating of record the elements of the cost of production, and Herbert M. Temple contends there

can be but one conclusion in regard to capitalizing interest, depreciation, obsolescence, etc., in the partly or completely ready-for-market product. It is generally accepted, he says, that interest is not a factor to be inventoried as an element of the cost of production, but is a factor to be considered in establishing the sales or selling price of the units or elements produced. In recording and demonstrating sales realization on this basis, the units sold reveal an income in excess of the direct or inventoried cost sufficient to make provision for depreciation, obsolescence and returns to capital in all of its phases.

On the other hand, those industries which capitalize interest, etc., in the manufactured product, carrying the same in the inventory at such capitalized prices, not only make a most peculiar and unique disclosure in their income account, but also render themselves subject to a severe criticism when they enter the market as borrowers on credit.



Courtesy of Hill Publishing Company

Classified Advertisements

ADVERTISING SPECIALTIES

GET A VANADIUM STEEL RAZOR if you want the smooth, velvety shave that can only be obtained by the best. To introduce, I will send one for only \$1.50—regular price \$3.00. Satisfaction guaranteed. M. G. Campau, Box 816, Detroit, Mich.

AGENTS WANTED

AGENTS—HERE'S WHAT THEY ALL WANT. Concentrated Beer Tablets. Makes Genuine Beer by adding water. Not Near-Beer—the real article. Carry goods right in pocket. Enormous demand—large profits. Write us today. THE AMBREW CO., Dept. 1678, Cincinnati, O.

BE INDEPENDENT.—Start a mail order business in your own home; we tell you how and furnish everything needed, wholesale; an honorable and profitable business for man or woman. Many make \$3000 a year. Particulars free. Murphy Mfg. Co., South Norwalk, Ct.

SELL BY MAIL—Start pleasant, profitable business; spare time; means independence; established corporation backs you. Patented specialties; factory prices; Prospectus free. Mississippi Valley Co., Inc., Pittsburg, Kansas.

AGENTS—PORTRAITS 35c, FRAMES 15c. Sheet pictures 1c. Stereoscopes 25c. Views 1c. 30 days' credit. Samples and catalog free. Consolidated Portrait Co., Dept. 541-T, 1027 W. Adams St., Chicago.

BUSINESS OPPORTUNITIES

A TOILET GOODS MAN WITH A LITTLE MONEY CAN HAVE THIS. An established Toilet Goods concern wants a man with business ability and live selling ideas to take hold of their business and run it. Owners have other interests which require their time. To such a man a controlling interest will be sold at a bargain. Address C. B., Box 986, Pittsburgh, Pa.

IF WE would give you a 40-acre farm free, along our line of railroad, would you be willing to tell your friends about our land opening? For particulars, address Mr. J. B. Clark, Land Commissioner, Live Oak, Perry & Gulf Railroad Company, Box 184, Live Oak, Florida.

STOP MAKING OTHER PEOPLE RICH. Start a mail order business of your own and earn \$50 to \$250 a week. I made \$50,000 the first five years with a small mail order business, \$10,000 the first year, began with \$5. No matter where you live I will show you how to start small in your own home, in spare time, evenings, at first. Experience unnecessary. NO CANVASSING. Send today for my illustrated free booklet. It tells how I can help you. Heacock, A-5228, Lockport, N. Y.

START AN EASY AND LUCRATIVE BUSINESS. We teach you how to establish a successful collection agency and refer business to you. No capital required. Little competition. Rare opportunities. Write for "Free Pointers" today. AMERICAN COLLECTION SERVICE, 565 State St., Detroit, Michigan.

USE YOUR SPARE TIME to build up a mail order business of your own. We help you start for a share in profits, 27 opportunities. Particulars free. Mutual Opportunities Exchange, Buffalo, N. Y.

ASK BODE! About Buying! Selling! Ad-Writing! Anything! Get acquainted "Now!" Bode, 288b Main, Hartford, Conn.

FOR BUSINESS MEN

SOMETHING NEW. Just the thing for every business man. ROOVERS HAND EMBOSSE. Check protector C-43 sells for \$1.50. Your initial, monogram or seal from 25c up to \$1.50. Write immediately for literature and prices on different models. Homer Howry Co., Los Angeles, Cal.

FOR THE HOME

RUSSELL SEWAGE DISPOSAL SYSTEM, 607 Marquette Bldg., Chicago, Ill., Disposes of Sewage; discharges clear, harmless water, without odor. Installed in basement or outside.

FOR SALE

FOR SALE—Hunting dogs of all qualifications, also Watch and Pet Dogs. Puppies of all varieties in existence. On receipt of 10 cents we mail the most handsome, comprehensive, descriptive and illustrated catalogue in existence of 49 breeds of dogs, several breeds of swine, sheep, rabbits, ferrets, Poultry and Pigeon price 1st free. C. L. B. Landis, Dept. 109, Reading, Pa.

ACCORDING to Mr. Farrell, in the *Engineering and Mining Journal*, there is a total of 56,000,000 tons of steel rails at present in use in this country. Of this between 500,000 and 600,000

**56,000,000
Tons of
Rails
in Use**

tons are taken up every year and rerolled into lighter rails. The capacity of the rerolling mills of the country is about 750,000 tons per year. The Grand Trunk Railway has a rerolling plant of its own, where it rolls its obsolete and worn-out rails. About 2,000,000 tons of steel scrap are used every year in steel manufacture, this scrap taking the place of about 4,000,000 tons of iron ore, which would be consumed were scrap not used in steel making. Scrap is selling at present for \$12 per ton, compared with \$27 per ton for steel billets. The price of steel scrap and that of pig iron follow each other closely.

IN a recent issue of the *Editor and Publisher*, Geo. A. Schreiner states that the oldest advertisements extant are the brick stamps used by the ancient Babylonians and Egyptians. In a measure, how-

Advertis- ing in Ancient Times

ever, these were records designed to show just what king had built the edifice in which the bricks were used; in fact, much of what is now history has been learned from the exploration work which has brought hundreds of these advertisements to light.

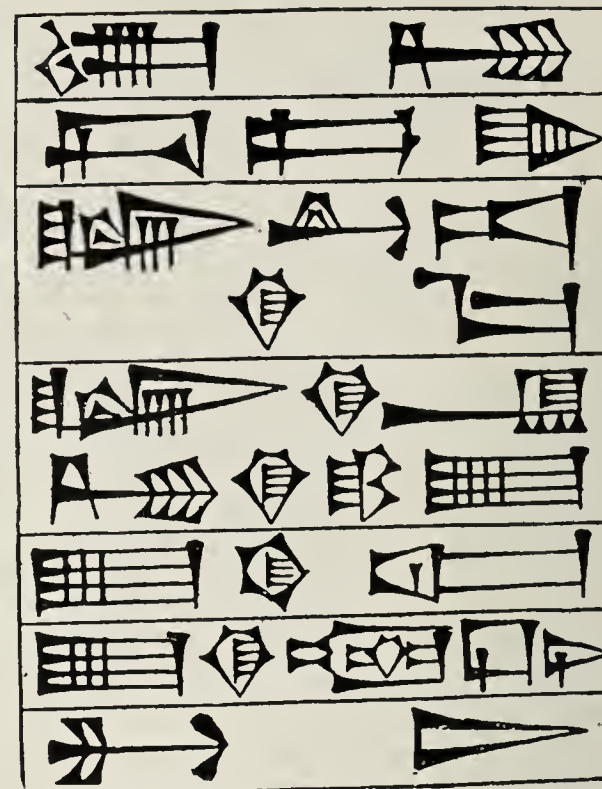
While the brick impressions spoken of did not advertise the product concerned, they at least served their purpose. Rulers of whom we would not have heard otherwise have, by virtue of the cylinder seal and



An Ancient Brick-Stamp Advertisement

Brick-stamp in archaic Babylonian cuneiform characters in the Sumerian language, reading: "UR-BA'U, king of URU, who the house of SIN did build." The stamp was used to mark bricks employed in the building of the temple of the Moon-god at Sippar. Its date is about 2,800, B. C. (*Editor and Publisher.*)

In writing to advertisers, please mention BUSINESS



An Early Press-Agent Expression

Brick-stamp used by Dun-gl, king of Ur, and son of Ur-ha'u, the ruler already mentioned. It contains the legend: "DUN-GI, the mighty man, king of URU, king of SHUMIR and ACCAD." It may be looked upon as the earliest press-agent "copy" in existence. Ur-ba'u was still content with advertising his work; Dun-gl also advertised himself. (*Editor and Publisher.*)

the cartouche stamp, come to our attention. From this the conclusion may be drawn that the press agent is really older than the bona-fide advertiser.

That advertising was carried on to the extent which conditions permitted may be inferred from the fact that the "tamkaru" of Babylonia employed both traveling salesmen and peddlers, according to Delitzsch's "Handel und Wandel in Altbabylonien." Babylonia, under Hammurabi, 2250 B. C., was the premier trading nation of the world. Its contracts, bills, letters of credit, leases, and other documents of that sort have been found as far south as Yemen, as far east as the Indus, and as far north as the Caspian.

Near the temple of Marduk, or in the temple, as some Assyriologists maintain, there was located the stock exchange, where money might be obtained on good security at rates of interest that should appeal to the modern Shylock. Furthermore, that some men advertised promises they did not always keep is shown by the fact that Hammurabi found it necessary to make a law which punished non-compliance with contracts, verbal or written, with death. One of the fine features of the *Codex Hammurabis* is the insistence upon performance of promises and the placing of responsibility where his kingly judgment thought it belonged. To make a statement and not act in harmony with it was an offense that could be visited with the death penalty, and to die by the law in Babylon was worse than dying in any other fashion.

The commerce of the Orient was such that a good reputation counted for much. There were merchants in the seaports whose

names were identified with quality in very much the manner obtaining now. Commodities which enjoyed the renown of the locality which produced them were many. Thus the wines of Cyprus and Cyrenaica were known in all the Mediterranean countries, while Indian spices and incense had reputations they maintained well into our own times. The same is true of many other commodities then part of commerce. For advertising based on quality these instances do not have their equal in our day. That laws were made prohibiting the sale of articles sailing under false colors demonstrates inversely that the value of advertising was recognized even then.

THE great interest shown in industrial education in the United States is a part of a world-wide movement for the improvement of educational methods, which extends not only throughout Europe and the United States, but also to the Far East, says John J. Macfarlane in *Commercial America*.

The demand for the introduction of industrial education into our public schools comes not only from educators and friends of social welfare but also from manufacturers and employees. The educator realizes that at present millions of pupils leave the schools without having received sufficient education to fit them for their duties in after life, and notwithstanding his natural conservatism, he desires that our schools should be the equal of those in any other land. No system of industrial education can succeed, however, without the co-operation of the manufacturer and wage earner, both of whom are already taking a deep interest in industrial schools.

The introduction of industrial education means a thorough revision of our school system in order to furnish those engaged in industrial pursuits an education which bears the same relation to their prospective life-work as the college education does to that of the professional and managerial classes. It means the fitting of a particular boy for a particular job. It is concerned primarily with material products. Its mainspring is to produce better goods at a decreased cost.

In order to reach the great mass of those between the ages of fourteen and eighteen years, who either from compulsion or choice become wage earners, two kinds of schools have generally been successful wherever they have been tried. One is the continuation school in which the worker continues his education by

studies in day or evening classes. In Germany, it is made compulsory for the employer to allow sufficient time in the day for this purpose. The other is the part-time co-operative plan, where the pupils spend alternate and equal periods in school and shop, receiving wages from their employers for the time spent in the shop. The principal of the Fitchburg High School says that in these schools they have vacation all the year round—one week is a vacation from work, the other week is a vacation from school.

Any system of industrial education in which shopwork forms an important feature should be carried on under the advice of practical men and the instructors in the shop should also be practical men. If this is not done the probabilities are very great that the good results expected from industrial education will never be realized.

WITH hot panels and borders, double the heating surface is required as compared with ordinary hot water radiators, says a writer in *The Isolated Plant*, but the heating apparatus and the distributing pipe work can be 15 per cent smaller.

A New System of Heating

A hot panel consists essentially of a small pipe bent backwards and forwards and imbedded in a semi-conducting composition. The heat medium, say hot water, circulates in the tube, and the heat is conducted through the walls of the tube to the composition through which it spreads to the surface of the panel, whence it is radiated into the rooms; in effect, heat at comparatively high temperature issuing from a small surface is converted into the same amount of heat at a lower temperature issuing from a large surface. A hot panel may contain more than one length of tube in order that the floor in each length may be controlled by external valves. It can be made up in an iron frame, thus forming a detached unit similar to the ordinary radiator, or it may be built up against a wall very nearly in the thickness of the plaster.

Hot borders are formed by placing drawn, lap-welded $\frac{1}{2}$ inch pipes about an inch below the level of the floor close to the walls, around the whole or part of the room and imbedding these pipes in semi-conducting composition. A hot border of say from 6 to 18 inches for passages can thus be formed. Similar pipes can also be imbedded along the cornices of the room. The heat medium may be either hot water or steam.

In writing to advertisers, please mention BUSINESS

Classified Advertisements

(Continued)

HIGH GRADE HELP

I WILL START YOU earning \$4 daily at home in spare time, silvering mirrors; no capital; free instructive booklet, giving plans of operation. G. F. Redmond, Dept. AD, Boston, Mass.

LETTERS

BRILLIANT "Sales Letters" and advertising copy, by an expert. John McCoy, 17 Elm Street, Danbury, Conn.

MALE HELP WANTED

FREE ILLUSTRATED BOOK tells about 300,000 protected positions in U. S. service. Thousands of vacancies every year. There is a big chance here for you, sure and generous pay, lifetime employment. Just ask for booklet S-3. No obligation. Earl Hopkins, Washington, D. C.

I NEED GOOD MEN—everywhere—part or all time—learn my business—make money with me—no experience needed—typewriter, desk and full outfit free. W. M. Ostrander, Dept. 13, 12 West 31st St., New York.

WANTED—Ambitious young men to become Trained Salesmen and learn while earning. Write for particulars. The Bradstreet System, Dept. 4, Rochester, N. Y.

MOVING PICTURE SHOWS

WRITE MOVING PICTURE PLAYS—\$10 to \$100 each. Constant demand. Devote all or spare time. Experience, literary ability or correspondence course unnecessary. Details free. Atlas Publishing Co., 333 Atlas Bank Bldg., Cincinnati, Ohio.

PATENT ATTORNEY

C. L. PARKER, ex-member Examining Corps, U. S. Patent Office, Patent Attorney, 992 G. St., Washington, D. C. Pamphlet of instructions sent upon request.

PRINTING

RULED OR GOOD Bond Letterheads, Noteheads, Billheads, Statements, Business and Calling Cards, Blotters, Envelopes—6 $\frac{3}{4}$'s and 6's—500, \$1.65; 1000, \$2.40. Special prices 3000 upwards. 500 Hotel Call Lists, \$1.75; 1000, \$3.00. Excellent Physicians' Diagnosis Blanks—sample 75c—applies first order. Sample Installment Bicycle Sale Agreement—15c. Merchants Sale Slips, 1000, \$1.45; 2000, \$2.50. George Stackpole. "Quality Printer," Dixon, Illinois.

GOOD PRINTING AT LOW PRICES, 1000 GOOD letterheads, envelopes, cards, billheads, labels, circulars, \$2.50. Samples free. Catalogues, booklets and circulars our specialty. FANTUS COMPANY, 521 S. Dearborn St., Chicago.

SCHOOL FOR SALE

A BARGAIN. Must sell my school at once, though I am keeping up the attendance and advertising for next year. Am going to practice law. Will make great sacrifice to be released. Correspond with me today. J. M. F., care Business, Detroit, Mich.

STAMPS—COINS—CURIOS

\$4.25 EACH PAID FOR U. S. Flying Eagle Cents dates 1856. \$2 to \$600 paid for hundreds of other coins dated before 1895. Send TEN cents at once for New Illustrated Coin Value Book, size 4x7. Get posted—it may mean your fortune. Clarke & Co., Coin Dealers, Box 128, LeRoy, N. Y.

SALESMEN WANTED

ACCOUNTANTS AND BOOKKEEPERS can add to their income by introducing our Loose Leaf Accounting Systems and Supplies during their spare time. An excellent opportunity is offered to build up a profitable and permanent business. Send for details. The Shepard Company, Dept. B, 311 Hudson Street, New York.

WANTED—Salesmen, business getters, can use no others, good line, good territory. LeFebure Ledger Co., Cedar Rapids, Iowa.

TYPEWRITERS

SPECIAL TYPEWRITER SALE. Remington No. 6, \$15. Smith Premier No. 2, \$14.50. Underwood No. 4, \$35.00. Guaranteed one year. Typewriter ribbons and carbons. Ritzheimer Typewriter Company, 220 West 42nd Street, New York City.

A PROMINENT business man in New York City, in the course of an address on how to attain success, said: "Clothes don't make the man, but good clothes have got many a man a good job."

**Why a
Good
Appearance
Wins**

When a man is on trial for a crime he does not think of going before the court and jury without preparation. He gets the best attorney

possible; he tries to make the most favorable impression on the jury, and does everything he can to win his case.

But everywhere we see people with unshaven faces, with seedy clothes, soiled linen, shoes not blackened, and wretched manners seeking positions, and wondering why they cannot get them.

The shrewd employer is always looking for earmarks. Everything counts in his estimation of you, and if he gets a bad impression he is through with you. Re-

member that your interview with your prospective employer is a display of your goods. You're like a traveling man showing his samples. If the samples are not attractive, if they do not tempt the merchant, he will not buy. If you cannot make a good showing to your prospective employer, you cannot expect a job.—Dr. O. S. Marden in *McLean's Magazine*.

THE question of protecting the country house against the ravages of fire, if considered at all, is usually dismissed in the belief that the problem is so difficult and of such vast proportions as to place it beyond the limits of reasonable solution, says Edwin O. Torbohm, Inspector, The Home Insurance Co., in a special issue of *Architecture & Building*.

Fire Protection of the Country House
Dry powder chemical extinguishers, hand grenades or machines in which the chemicals are already mixed in solution, are not recommended.

Chemical engines, so-called, are merely a larger size of the soda and acid machine, already described, mounted upon or between wheels, and are intended more especially for outside use. Contrary to the hand chemical, however, these are of the break-bottle type, a style which insures the generation of all of the effective pressure practically at one time. A modification consists of a steel tank containing the chemical solution, to which is connected a smaller tank charged with air under high pressure. One advantage claimed for the last mentioned is the ability to use all of the chemical for fire extinguishment—none is used for the generation of gas to supply the energy needful to discharge the liquid contents of the cylinder as in the soda and acid machine.

Where the property consists of a number of buildings, underground piping of at least 4-inch capacity should lead to hose connections or hydrants, at each of which from 50 to 100 feet of heavy linen or canvas hose is attached. Two-inch hose is recommended as being less cumbersome and unwieldy than the 2½-inch hose so often specified, and yet quite as effective for ordinary use. The length of hose at each connection and the total amount required will be dependent upon the conditions, but in any event an amount sufficient to cover adequately all buildings is necessary.

The peer of all devices, however, is the automatic sprinkler. It has been installed in hotels, both in town and country, so why not in the country house so often filled with valuable paintings, hangings, furniture and other highly inflammable contents? With all our other appliances we must need be awake to make them of service. Our silent

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It Protects Your Stamps Like a Bank Protects Your Money

Also removing temptation from your employees and giving them the protection to which they are entitled against possible false accusation or suspicion.

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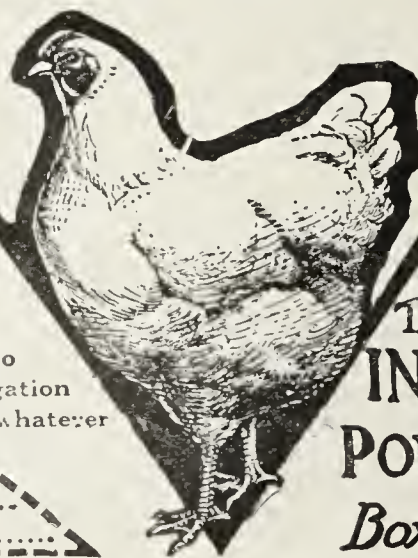
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watchman, the automatic sprinkler, never sleeps and never leaves his post, yet both gives the alarm and proceeds to the extinguishment of the fire at the same time.

THE first steps towards relieving downtown congestion of long lines of standing automobiles has been taken by Director of Service Springborn, says the *Cleveland Motorist*. Nearly

Municipal Garage for Cleveland

everyone who has an automobile in Cleveland has business which requires him at some time to stop in the downtown district. The city ordinance allows each car to stand at the curb for one hour. The entire curb space in the congested district will only accommodate a small fraction of the total number of the cars owned in the city. It has, therefore, become imperative that some means be taken even if only temporarily to take care of this congestion.

The proposed scheme which was advocated some time ago to excavate a section underneath the public square and construct a large municipal garage was more than an evanescent dream. It has now become an absolute necessity. About the only attention the city formerly paid to the automobile owner, was to pinch him when he exceeded the speed limit, or fine him if his car smoked, or if he inadvertently turned a corner on the wrong side. The action of Mr. Springborn in providing even a small parking place is a long step in the right direction. Now let the city follow this up by building a big municipal garage underneath the square which can house at least a thousand automobiles. The increased volume of business which would be transacted in the downtown district would more than pay for its construction in a short time.

WITH all the intensified use of land in New York City to the extent that parks, vacant lots, playgrounds, etc., are altogether too few, and buildings have to be built upward to unproportionate heights to make up for lack of breadth space, still there are miles upon miles of area absolutely going to waste!

So says Arthur A. Dale in *Business America*. What is it, you ask? Simply this—upon those great buildings are acres upon acres of flat roofs absolutely without use

Gardens on the ground are worth hundreds of dollars a foot, but there has been apparently little awakening to the fact that space for three or four thousand gardens where flowers and green might flourish, where the air would be far fresher than the dust-laden atmosphere of below, and where the view is enchanting, particularly on a warm evening in summer, is lying absolutely useless right in the heart of New York City.

Many private houses have fitted out very charming gardens on the tops of their homes, where, with potted trees,

hedges, flowers, pools and even fountains you can imagine yourself in some delightful mountain resort in Switzerland or the White Mountains

These people are hardly tempted to leave New York at all during the summer. The air is just as pure up there as in Newport, Southampton, Bar Harbor, Kennebunk or Atlantic City, and no summer resort can furnish the amusement and conveniences for the same amount of money, time and energy as are found right at our own door.

"Get The Big View of Business"

THAT was the reply of Mr. Frank A. Vanderlip, President of the National City Bank of New York, when one of the young men in his foreign exchange department recently asked his advice as to business reading.

"Read along other lines of business activity, besides foreign exchange," he added. "Study economics, organization, accounting, investments, advertising, commercial law."

The business world calls for men who have wider knowledge and wider vision than the narrow specialist. It is the difference in outlook that makes the difference, in large part, between the executive and his subordinates.

Because Mr. Vanderlip believes in broad and sound knowledge of business principles, he is one of the five members of the Advisory Council of the Alexander Hamilton Institute. His associates on the Advisory Council are: Joseph French Johnson, Dean, New York University, School of Commerce, Accounts and Finance; Elijah W. Sells, senior member, Haskins and Sells; Jeremiah W. Jenks, New York University; Henry R. Towne, President, Yale and Towne Manufacturing Co.

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Wm. H. Ingersoll, Sales Manager, Robert H. Ingersoll & Bros., New York City.

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*A Brief Outline of the Hustling Little City of Aberdeen**By Carl C. Springer*

MID-WAY between the mouth of the Columbia river and the entrance to Puget Sound lies what is to become one of the greatest harbors of the Pacific Coast. This is evidenced by the fact that the Federal Government is spending millions of dollars in improving its entrance, and immediately surrounding Grays Harbor is Chehalis County, which from a geographical location and natural resources is one of the richest and most prosperous in the state.



CARL C. SPRINGER

Aberdeen and Grays Harbor. Besides the vast stand of timber on the hills to the south and east of the city, are the rich river valleys of the Chehalis and north rivers. These form the primary agricultural district immediately tributary to Aberdeen, their products being high in quality and large in quantity.

From a small town of three thousand souls in 1900, Aberdeen has grown to be a thriving young city of seventeen thousand active citizens. With its growth in population has gone advancement in every line. Railway development has made remarkable strides. First came Aberdeen's pioneer road, the Northern Pacific. Then the Oregon-Washington Railway and Navigation Company and the Chicago, Milwaukee and St. Paul Railway worked their way into Aberdeen together, making this city one of their Pacific coast terminals, consequently Aberdeen enjoys the same terminal rates as the larger cities of the Pacific Coast.

The surrounding territory is well provided with natural resources, the most promi-

*From a small mill town of three thousand in 1900 it has grown to a thriving young city of seventeen thousand*

Located at the head of deep water is the city of Aberdeen, the commercial and manufacturing center, not only of Chehalis County, but of the entire southwest section of the state of Washington. Its prominence is due both to its naturally advantageous location and the enterprise of its citizens. To the north stretches the Olympic peninsula, rich in agricultural lands, timber and minerals. All of the products of this great storehouse of nature must of geographical necessity be given to the world through

*There are opportunities for hundreds of families to build good homes and reap good harvests from their efforts**In writing to advertisers, please mention BUSINESS*

ent of which is timber. It is estimated that there are one hundred billion feet of standing lumber in the area tributary to Grays Harbor. The amount cut by all of the mills on the harbor in 1912 was nine hundred twenty-three million feet, but with a three per cent yearly increase in forest growth, and one hundred billion feet already standing, it is evident that the lumber industry is good for some time to come.

Three hundred seventy-five million feet of this lumber were cut by mills within the corporate limits of the city, besides which there were approximately one hundred fifty million red cedar shingles cut and packed in Aberdeen in 1912. Fir lumber in particular has a wide reputation for its many good qualities, but all of the lumber as well as the shingles are of exceptionally high grade, and it is only a matter of a short time when Aberdeen will be one of the great fir door centers. Factories using lumber and waste materials from the mills are also of importance, among the more prominent being the cooperage, general package plants, box factories and ship yards.

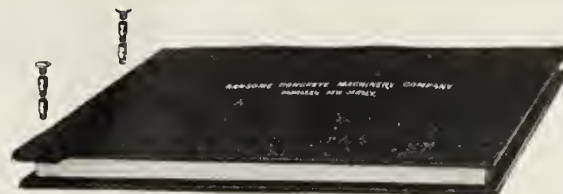
After the forests have been removed the lands have been found to be highly valuable for dairying purposes. By seeding them to suitable dairy grasses, excellent pastures are created at small cost. This is a natural dairy country both from a point of view of climate and soil. The rainfall and temperature throughout the year are such that there is no period of time when cattle cannot have green feed. Local markets for dairy products are large and are not now over supplied. For high class dairy products there is an almost unlimited demand throughout the state, and there is no question about disposing of all of the products of well cared for dairy farms.

Farming and gardening have also met with success in the rich river valleys of the county, where the lands produce profusely of grains, fruits, berries and garden truck. There are, of course, large areas of land which have as yet known only the one great crop—timber; but much of this is as rich bottom land as can be found anywhere and there are opportunities here for hundreds of families to reap good harvests from their efforts, just as others are now doing.

Amid all of the commercial and manufacturing activities of the city, Aberdeen has not overlooked her higher duty. She is justly proud of her work in the interests of the mental, moral and spiritual welfare of its citizens. The public schools of the city rank second to none in the state. From kindergarten through high school, all classes of children are given a substantial education and training to fit them for their duties

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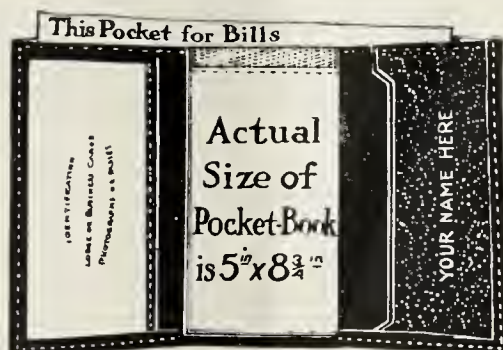
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	French
	Chemist
	German

Name _____

Present Occupation _____

Street and No. _____

City _____ State _____

as citizens. Ten churches care for the spiritual welfare of the city, each church representing a different denomination.

The summer climate in this county is each year drawing more attention, especially from those who desire to get away from the extreme heat of other communities. The ocean beaches are becoming more and more popular, and afford miles of broad ocean beaches, free from the oppressive heat of inland areas and fanned by the fresh breezes from the Pacific. Complete

Length of hard surface pavement on principal business street, 1 mile.

Building permits, 1911 and 1912, \$697,-304.00.

Bank deposits, April 1, 1912, \$2,509,650.

Postal receipts, 1912, \$35,386.00.

Annual payroll, \$5,500,000.00.

Total number of vessels clearing from Grays Harbor, 1912, 638.

Temperature—maximum, 96 degrees; minimum, 25 degrees.

Latest killing frost, April 15 to May 1.

city itself or to the surrounding territory. In fact, it is recognized by commercial leaders the country over that, in order to best promote the interests of any city, it is necessary to develop and to co-operate with all of the country tributary to it. In other words, the Aberdeen Chamber of Commerce seeks to advance any worthy cause, or undertaking, for the commercial or general benefit of the entire section.

The membership of this Chamber of

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accommodations at these points and excellent train service during the summer insure comfort and convenience during both travel and stay at the ocean.

A few figures taken from city and county reports may be of interest:

Population, 1913, 17,500.

Assessed valuation, \$6,653,126.00 on a 40% basis.

Bonded indebtedness, \$160,000.00.

Streets improved, 43.579 miles.

Sewers, 37.24 miles.

Earliest killing frost, October 15 to November 1.

Average rainfall from 80 to 90 inches.

The city of Aberdeen and the surrounding territory offer to the settler, manufacturer and capitalist opportunities which only few communities can today present. Inquiry and investigation is invited from all classes and all parts. The Chamber of Commerce at Aberdeen will gladly give information on any subject pertaining to the

Commerce is not confined to business men and to large corporate interests, but takes in any, and all, who are sufficiently interested in the advancement of the city to take an active part.

"A good location makes a successful business," is a motto which has been adopted and seems to hold good in Aberdeen, for it is claimed that the city presents more desirable openings for factories than any other city in the west.

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"Mr. Givaudan has seen the light," said Mr. Ingersoll. "He is ready to take up your Modern Business Course and Service. Furthermore I am going to start the reading again and go through your Course from beginning to end with Mr. Givaudan."

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Mr. Ingersoll himself subscribed for the Modern Business Course and Service, in February, 1910. He has had over three years in which to test it and appraise its value to him in his business. His recommendation counts.

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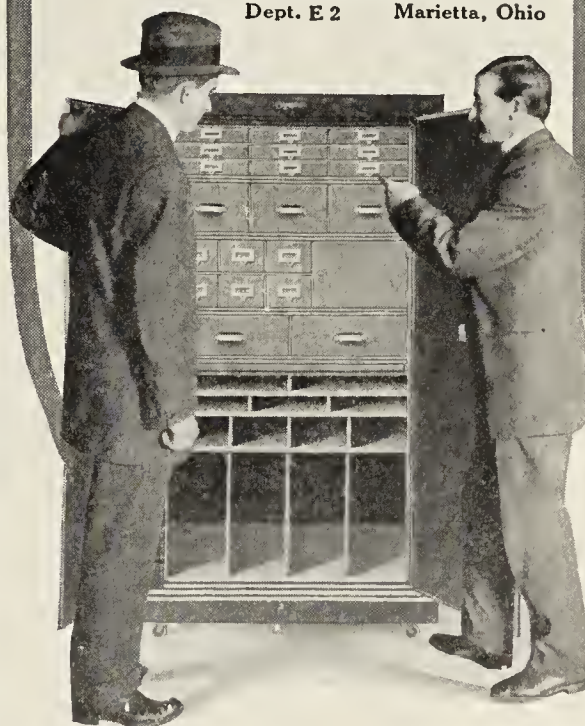
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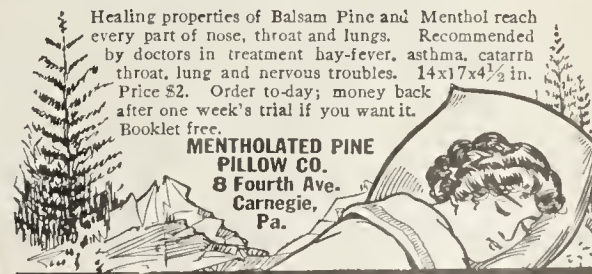
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The OLD and the NEW

By HERBERT KAUFMAN

OPPORTUNITY changes her pass-word every day—the world is spinning four times as fast as it used to. A few misguided astronomers may try to dispute the fact—but they're living "among the stars." The man who hasn't progressed is like the householder who expects the key of his old flat to fit his new home—"he can't get in."

INFORMATION soon becomes obsolete in an age where improvement dismantles more machinery than wear and tear—which incubates sky-scrapers over-month—which sets up a creed one week and upsets it the next—which creates a hero yesterday and changes his laurel wreath to a fool's cap tomorrow.

NO MAN is secure who feels a sense of security. Self-complacency is a frost—it kills growth. Self-satisfaction is a rust—it dulls brilliance. The universe wants new ways of doing old things, and the new ways become old over night.

THE twentieth century was born without a memory—it's so busy with today's achievements and tomorrow's projects that no one has time to remember yesterday's exploits.

THE new era has cancelled the lie of vested right. Position and assured status can no longer be inherited. The millions have at last overtaken the thousands. The sons of service are standing shoulder to shoulder with the sons of privilege. The barriers are down—this is the day of equal chance—when any man may have what he wills if he possesses the strength to reach it.

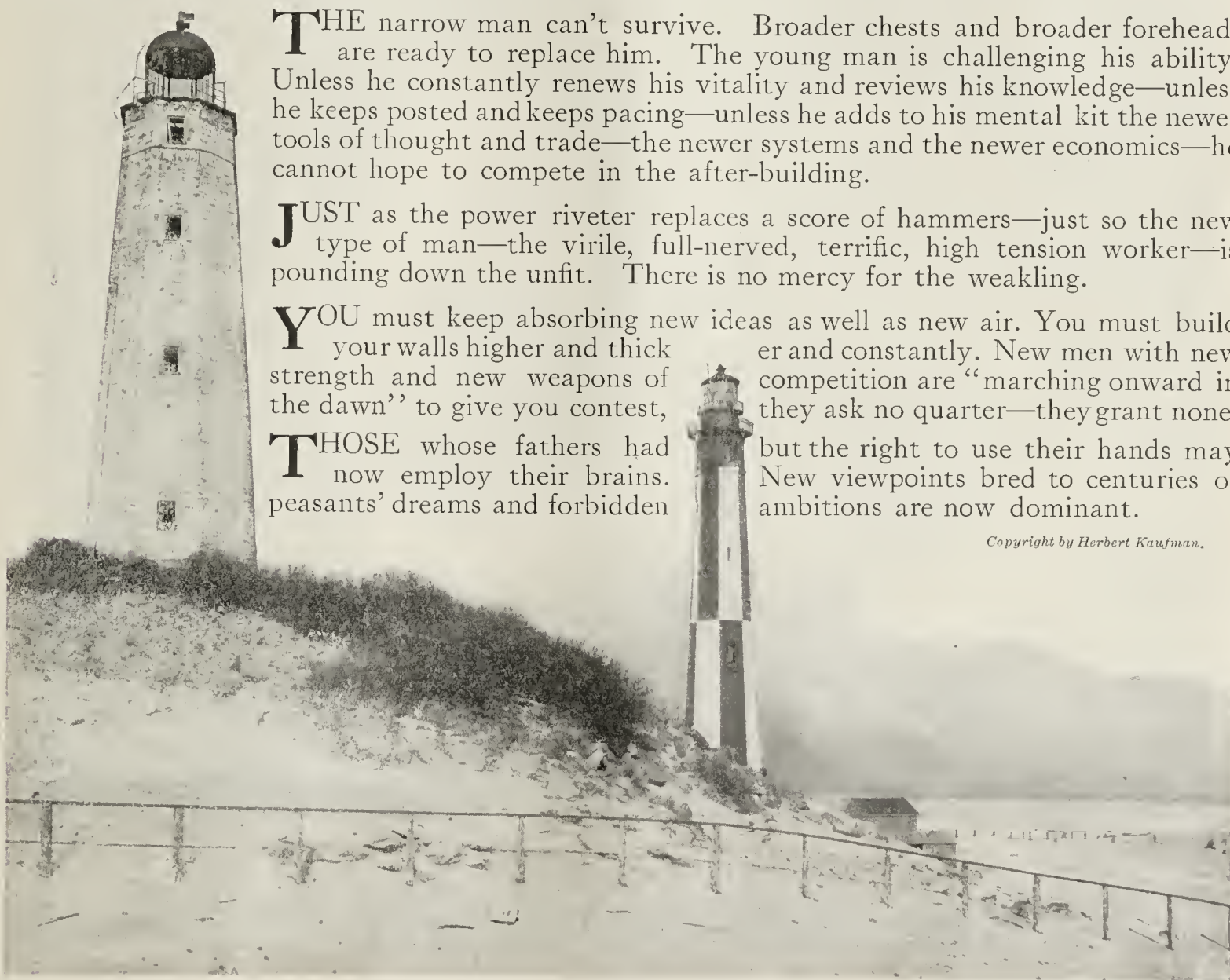
THE narrow man can't survive. Broader chests and broader foreheads are ready to replace him. The young man is challenging his ability. Unless he constantly renews his vitality and reviews his knowledge—unless he keeps posted and keeps pacing—unless he adds to his mental kit the newer tools of thought and trade—the newer systems and the newer economics—he cannot hope to compete in the after-building.

JUST as the power riveter replaces a score of hammers—just so the new type of man—the virile, full-nerved, terrific, high tension worker—is pounding down the unfit. There is no mercy for the weakling.

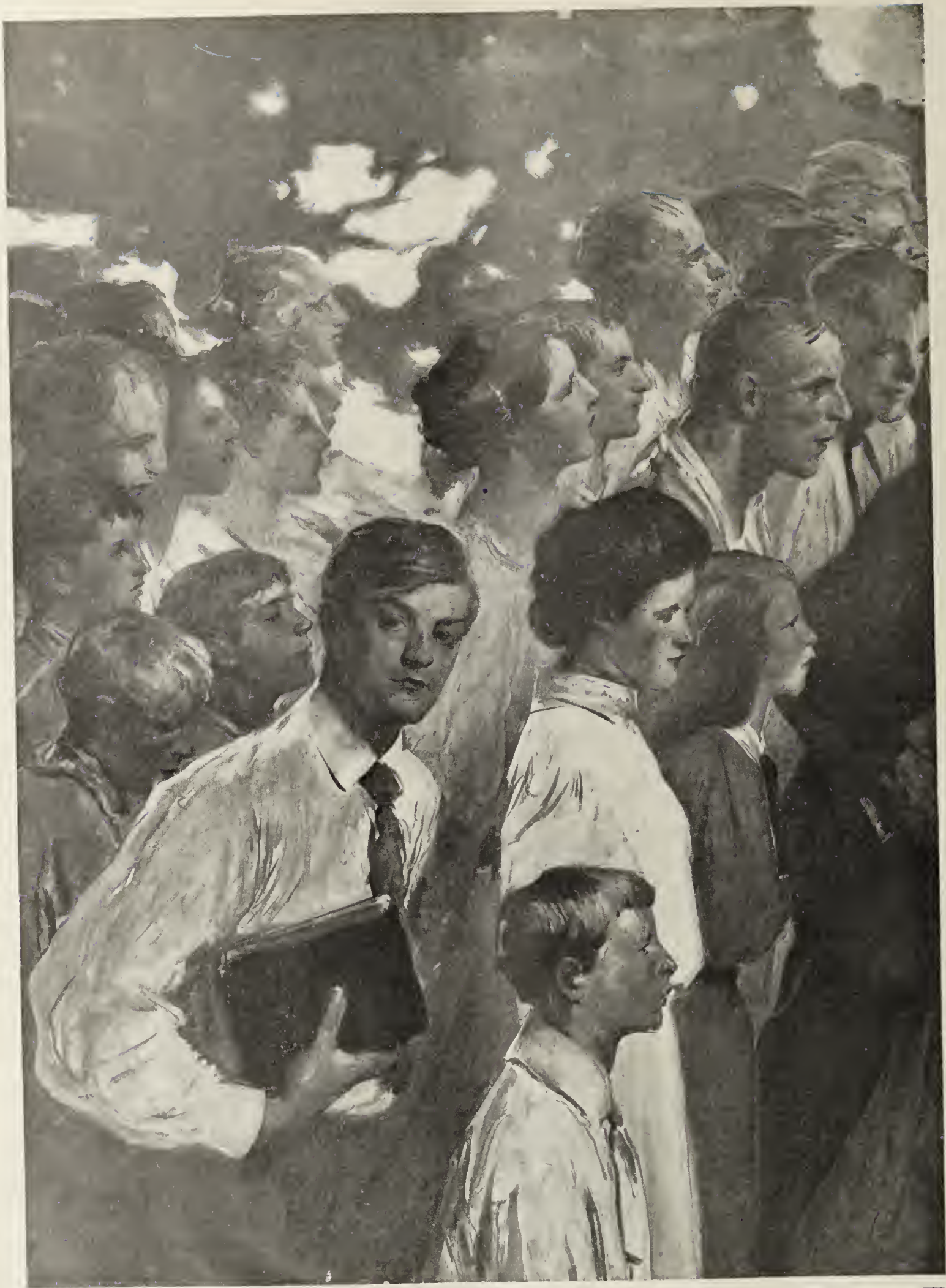
YOU must keep absorbing new ideas as well as new air. You must build your walls higher and thick strength and new weapons of the dawn" to give you contest, er and constantly. New men with new competition are "marching onward in they ask no quarter—they grant none.

THOSE whose fathers had now employ their brains. New viewpoints bred to centuries of peasants' dreams and forbidden ambitions are now dominant.

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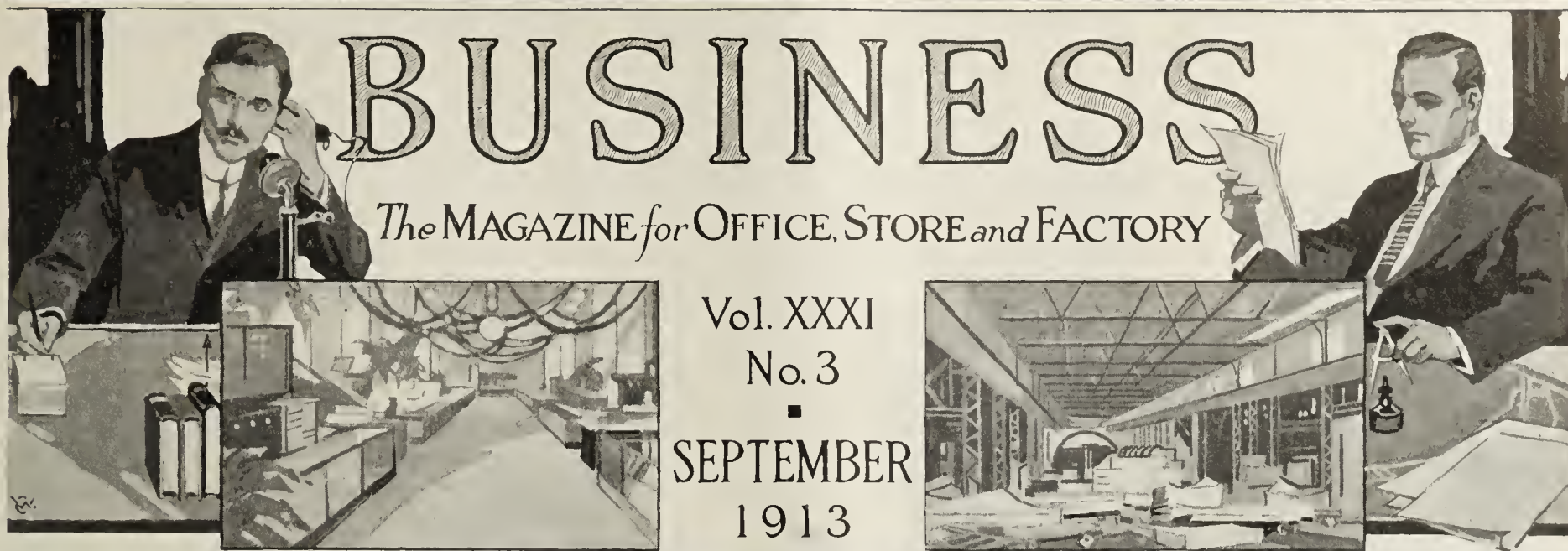


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An eager Americanism is measuring off centuries in ten-year lengths—crowding days of energy into hour spaces. The older mankind grows the younger its masters become. The modern pace is wearing upon humans as wheels are worn when they race at reckless speed.

—Herbert Kaufman.



HOW I WRECKED *and* RE-BUILT MY BUSINESS

Part I. A Revelation and a Repentance

EDITORIAL FOREWORD: *This intimate story from the life-experience of a business man carries its own conviction and a moral so obvious that it requires no emphasis. Business magazines are filled with suggestions for increasing the efficiency and eliminating the waste of many enterprises. They are so helpful that business men buy and read these publications for that reason alone. In this article the subject of business is handled from a new angle—one in which the head of the business mercilessly lays bare his heart. In this section he tells how he lost the good will not only of his men but the trade. In the next number will appear his story of how the business was again built up and made very successful. For obvious reasons he does not care to permit the use of his name, and no attempt will be made to substitute a nom-de-plume.*

HERETOFORE the confessional has been largely limited to theology. This article, however, is an exception—in it I am the penitent and you, reader, are the confessor. I am so well known that should I intimate the specific business in which these experiences were obtained, you would know at once who wrote them. So I privilege myself to conceal my name and also the nature of my occupation.

An accident gave me my first big start. With my brother, just before the outbreak of the Spanish-American war, I was engaged in manufacturing a staple article. It sold for a low price, the volume of sales determined the amount of profits, and the expenses, aside from the increase of sales which we all strive for, were practically a fixed ratio in proportion to the capital required, whether we did a large business or only a modest one.

My brother, now deceased, saw trouble coming with Spain. One factor of our business was raw material from a Spanish

colony. He bought heavily, when I was absent on a selling trip. When I returned, I found almost two hundred thousand dollars tied up in material which, in the ordinary course of our manufacturing, would last us for nearly four years. To obtain this supply, he had used all the cash we could possibly spare from our pay-roll obligations; had neglected bills which we usually discounted, and had extended our credit until I saw nothing but ruin staring us in the face. I was frantic. We argued, pro and con. But, when the Maine blew up in Havana harbor, and the war-spirit sprang from smouldering embers into the fierce blaze of action, I saw that he was right.

Heretofore we had experienced much competition. Every manufacturer, at some period of his career, dreams of the time when he will eliminate his competitors either by absorbing them or by some trick of business strategy. We suddenly found that the dream had become a reality. Our goods suffered no diminution of quality because of

the lack of essential constituents—thanks to my brother's foresight. Our rivals were in a trap. From three hundred men at work in our factory we increased to four hundred, employing those from the mills of our rivals who found their trade dwindling, because they could not obtain the materials which were needful to maintain quality; also the goods themselves made deception of customers an impossibility.

Even our poorest salesmen found their business growing at a prodigious rate. Firms who had previously refused to carry our line, now displayed the illuminated signs we had hoped for years to see hanging in their retail establishments. Orders kept pouring in. The growth resolved itself into a simple case of supply and demand—with all of the United States demanding and our house alone occupying the position of being able to supply the article desired.

The four hundred factory workers increased to six hundred, to seven, then to eight. Our sales in ten months grew almost



Then another obsession seized me. I began inspecting the accounts of salesmen.

twelve times as large as they had been. The war aided us in other directions, too. It enabled us to weed out our customers, to separate the quick-paying from the long-time accounts. Every obligation, after the first sixty days, was met by us with a check, and every new one incurred was paid to the lowest possible price, because we were ready to pay on the nail.

The various items which we needed, aside from the imported factors, were made at home. Hence, when the business of our rival manufacturers met its inevitable decline, the people who sold to the public hustled for new markets. We were the only available market. Nor was that all. Skilled factory employes, seeking employment, flocked to our doors as the other factories began to cut down their forces. This was another advantage, for it enabled us to replace any incompetent or frivolous individuals with the quick, keen, eager and satisfactory men who had families which must be fed—war or no war.

Never were so many diverse essentials of a business so happily interwoven. We paid off every obligation—some before they were due. Loans which we had carried for years were wiped out. We worked night and day, but every article which went out was religiously inspected, and if it did not pass muster was graded as of inferior quality and sold as such.

The fortunate retailers who had our line profited in proportion. This also aided us. In fact, as will appear later on, but for this *entente cordiale* thus accidentally established, I should have long ago joined that innumerable caravan of bankrupts who cannot "come back."

The first rift in the lute came when my brother died. Until that time I never re-

alized how much better two heads are than one. We had been so automatically dependent upon each other that it never occurred to us what an awful crimp death might put in the business. We had, however, discussed it. Like many other prudent men, we had each insured his life for the benefit of the business, in addition to providing for family obligations.

Thus it came to pass that when the earth had closed over his body, I faced the world of men and affairs with something over three hundred thousand dollars of surplus which the firm had acquired from the profits of our business, and this was augmented by fifty thousand dollars from the various policies he had carried to protect it in the years gone by. I also carried a like sum, and all were of the twenty-year "endowment" type.

However, aside from the grief I felt at the inevitable parting with one so near and dear to me as my brother—and the bond of affection between us had always been a strong one—I fancied I was in a very advantageous position.

This conclusion was my first error. I had never achieved the success which was mine—it had been thrust upon me. I was in nowise responsible for it. I know it now. Had I been told it then, I should have been very angry at the presumption of the individual voicing such sentiments.

I looked over the field with considerable self-satisfaction. True, America was winning the fight in Cuba, as was inevitable. But the product which maintained the quality of my goods still lay in the storage warehouses where my brother had placed it in sufficient quantity to render me practically impregnable for a year and a half. The supply would last that long, at least, even with the increased business we had built up. Then, it was something which could not be grown and gathered overnight. The long stress of internecine conflict had already increased its scarcity before America took up the cause of the oppressed Cuban. Men who would ordinarily be at work were under arms in the field. And, even with the close of the conflict now already in sight, there were other factors, such as tariffs, which must be adjusted. Altogether, I fancied myself pretty well fortified against competition and, with ample capital, an assured demand, and contented workmen, I regarded the outlook complacently.

If that has been all I should not now be writing. There was another factor—and a most

important one, which I would not have recognized by its proper name at that time. I had a bad case of what physicians would call "cerebral elephantiasis,"—in the vernacular of the day we aptly term it "swelled head."

The whole enterprise rested on ME. The future of the business lay in MY hands. The business was one which required care, but was not of sufficient detail to require multiplicity of managers or subordinates with executive authority, so MY hands signed vouchers for payment of goods, MY eyes inspected bills of lading and invoices, MY judgment determined the fitness of employes, and around ME as a pivot the enterprise revolved.

Perhaps that had more to do with what followed than might ordinarily have been the case. But I honestly doubt it. The errors, the foolish mistakes, the downright puerile policy which I began to set in action thereafter, would, I believe, have followed in any business enterprise, had the employer assumed the attitude which I did.

I began with hypocrisy toward my superintendent. He was a sincere, honorable, plodding sort of a fellow. But as I drank the strong wine of authority in those first days, I fancied I began to see many things which could be improved. Of themselves, they were inconsequential. But I magnified them. One day I had him "dancing upon the carpet." He had sent out some cases of goods imperfectly nailed. The customer complained. In carting the load to his store the box had been broken open, and the smaller packages damaged.

Now, to be candid, ten dollars would have replaced that invoice so far as the damage was concerned. This I promptly attended to. But I forgot the extra hours, the increased attention to detail which this faithful man had given me during the months of my going business—and while I had before me his application for an increase of salary which would have amounted to less than a hundred and fifty dollars a year, although he was doing practically the work of two men, and saving me at least twelve hundred dollars every twelve months by not asking for an assistant, I grew furious with the thought of that ten dollar loss.



There's your lousy six thousand dollars—One hundred and twenty dollars of clear profit chasing back every one of the fifty on the first order.

I made that ten dollars look bigger than a house to that poor devil. I had never given him one word of praise for the effectual manner in which he had enlarged the business to meet the expanding demands for our goods. He was not asking for praise. Besides, it might swell his head. So, with a malevolence which I now know was really diabolical, I trimmed him fore and aft for his neglect—when the fault really lay with a raw shipping clerk he had been compelled to hire, when the regular man became ill.

And never afterward, by word or deed, except when compelled to do so, did that wounded man indicate that he was aware of my existence. Not once did he subsequently show the enthusiasm which he had always formerly exhibited. True, he went about his work in the most satisfactory manner and from time to time consulted with me on necessary details, but always in a dead, lifeless, apathetic way. Why should he have manifested anything like interest in my business? I had deliberately killed not only his self-respect by my sarcastic allusions to his neglect, but I had also murdered his respect for me by 'bawling him out' in front of other employes over whom he exercised an authority supposed to be superior to all but my own. Instead of calling him to the office, I had violently reprimanded him in the main work room of the factory—had refused to listen to his explanation, and cursed him for a stupid dolt.

Then another obsession seized me. I began inspecting the expense accounts of salesmen. One man, whose territory took him to the Pacific coast turned in an expense account one month larger than usual. When he came in, although his orders exceeded by ten thousand dollars on A-1 business those of any other trip he had ever made, I gave him a dose of medicine from the same bottle which I had used on the superintendent.

I was particularly critical of one item of fifty dollars. It was charged to "entertainment of Mr. Snodgrass." Snodgrass was a jobber and a retailer of considerable importance in San Francisco. His trade lay in cities along the fruitful Sacramento valley. We had been trying to break into some of those towns for years. Now, thanks to his trial order, we would reach cities all along the line from the Tehachapi Pass to Shasta, where, heretofore, we had never been able to make it worth while for a salesman on the trip from Los Angeles to Portland to stop off.

The account, as I well know, was an ideal one—particularly for future business. Snodgrass paid punctually. His rating was the best. We need never worry about the accounts, because he assumed the responsibility

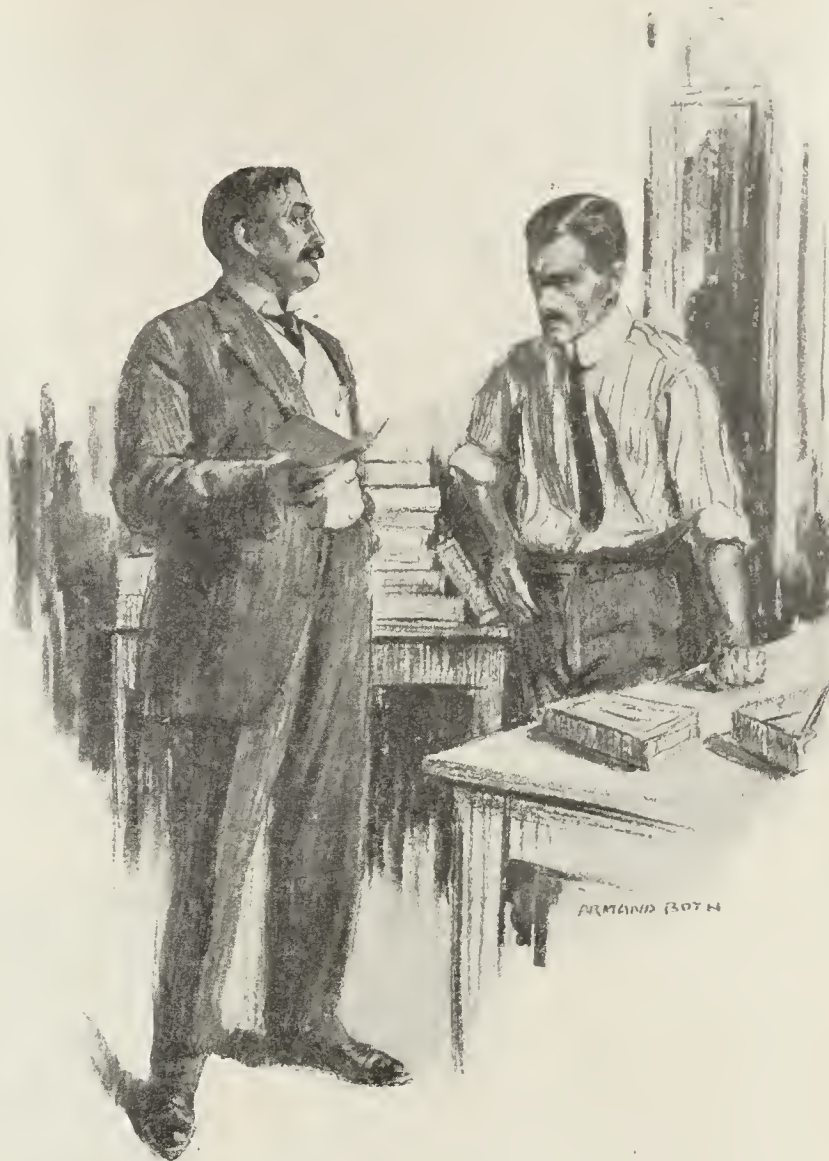
of all collections. I called in Mr. Martin, my western salesman, however, and put him through a course of sprouts regarding the necessity for curtailing expenses, and delivered several edifying homilies on the new school of business psychology, which regarded "entertainment" of a probable buyer as a relic of the prehistoric business world.

"But, don't you understand," said he, Bacon & Jones, who have always bought from us hitherto, have failed? That meant a net loss on the trip of perhaps twenty thousand dollars in orders. By grabbing Snodgrass, I only averted that deficit, but because of his orders and those of others which I secured from new customers by using his name, we have increased the business ten thousand dollars instead. I used that fifty dollars entertaining him and his wife in San Francisco. It's a gay town.

The cafes, the taxis, the box at the theatre, the dinner afterward, all took real money. Doesn't the business justify the trivial expense?"

He was downright "sore," I could plainly see. But that fifty dollars would pay the interest on a thousand dollars for a year, if I had to borrow it, and I told him so. I was wrong and I knew I was wrong. I had raised the issue, however, and if I let that salesman, conscientious and thorough though he was, escape with the best end of the argument, I knew he would always afterward try to "put it over on me." So I answered:

"Martin, we are turning down orders from people every day, because we want only the cream of the business. You aren't selling goods—you are really only taking orders. Our position, as you well know, is so supreme that the public will not pay the price for anything but our stuff. You ought to think of that. We have ten men on the road. If every one of them spends fifty dollars unnecessarily during the month, that's five hundred dollars. In a year that's six thousand dollars. That six thousand dollars is practically stolen from my business. It's part of the dividends which this business is entitled to draw. It is five per



I made that ten dollars look bigger than a house to that poor devil.

cent on a hundred and twenty thousand dollar bond issue, Martin, can't you see that?"

"Of course I can see it. But is that all you can see?"

"I don't care to discuss the matter further," I said.

But Martin was a live-wire salesman, open, generous, candid—albeit also inclined to be eruptive. He wouldn't lay down without another effort.

"Suppose we look a minute at the thirty thousand dollars worth of business I've got as a result of spending that fifty," he retorted, hotly. "There's easily a twenty-percent gross profit, outside of selling expense, in our line. There's your lousy six thousand dollars—one hundred and twenty dollars of clear profit chasing back every one of the fifty on the first order! Ain't it enough?"

Now, no business man likes to be bearded by a subordinate, especially with the bookkeeper and stenographer listening, and a couple of salesmen, hat in hand, waiting deferentially in the outer office to sell something, and to witness your humiliation as well.

I fired Martin, on the spot. And, I had reason to remember afterward, that I had

(Continued on Page 179.)

Why the Government Should Control the Railroads

Some Inside Facts which Should be of Interest to the Business Man

By B. F. Bush

President of the Missouri Pacific Railway

IN VIEW of the startling increase in the volume of traffic, and in the commercial and business requirements for the future, the only authority sufficiently equipped to direct the coming traffic problems of the railroads, is the United States Government.

Information supplied by the census, and by the various departments of the government, indicate the necessity for an immediate relief of railroad conditions. There is, first of all, the necessity of a higher traffic rate for passengers as well as for freight, and this, I believe, would receive public support if the case were put before the people in such a form that they would realize the minimum individual cost. Inadequacy of transportation facilities was declared to be alarming by the Interstate Commerce Commission in 1907, and yet, when the railroads sought to advance their rates in 1910 to enable them to make better provisions for the public demands and to establish a higher financial credit, the Interstate Commerce Commission would not sanction the advance. This action of the Commission, owing to the increased operating expenses and the swelling of taxes in 1911 and 1912, caused a loss in net revenue to the railroads of \$87,490,000. This loss, so seriously impaired the credit of the railroad, that it was equivalent in its effect upon the ability of the railroad to raise necessary capital, to the amount of \$2,187,000,000 at 4%.

The wonderful commercial progress of the United States has been made possible only by the railroads. Since 1870, when the impetus given railroad construction began, the wealth of this country has increased enormously. Its foreign commerce, in the main largely dependent upon the railroads, has increased from \$800,000,000 to \$4,000,000,000. The internal commerce of the railroads today has reached the stupendous figures of over two hundred ninety-three billions of units of service—being the tons of freight hauled one mile and the passengers carried one mile.

The volume of this railroad commerce has nearly doubled in twelve years, and taking cognizance of the alert and progressive spirit of our people and our still latent

and undeveloped resources,—in farms, in mines, in forest and factory, an alluring promise is foreshadowed for a continued increase. The fulfillment of this promise depends entirely upon the ability of the railroads to improve their existing plants. To bring them into a higher state of efficiency, to extend their lines into undeveloped regions and thereby provide the necessary facilities of the undeveloped country and the increased population. The commercial



B. F. BUSH

supremacy of the world is our national heritage, but its permanency will depend upon the capacity of our railroad traffic.

The problem of the railroads is to find out how they can secure the necessary capital to make these improvements. As the conditions are today, not having the means at hand, the railroads with few if any exceptions, cannot give proper movement to the large volume of existing traffic. This condition was just as true in 1905, 1907, 1910, as it is this year. The transportation facilities cannot keep pace with the increasing requirements of traffic.

As the means have been available, the work of rebuilding, enlarging and improv-

ing the roadways and equipment of railroads has been carried on, so that by degrees a higher standard of service and efficiency might be brought about. Billions of dollars have been spent in this way, but much remains to be done before the railroads will be equal to satisfactorily meet the demands of the constantly increasing traffic.

This will require many more billions of dollars. The money cannot be supplied from railroad earnings, because inadequate compensation for services rendered the earnings in many cases are scarcely sufficient to maintain the property in a solvent condition. A railroad, like a merchant, must have established credit in order to obtain money for extension or for improvement. It must be able to show that it will be able to meet the new obligations it assumes and to have a surplus over and above all its requirements. Not many railroads are able to do this under the existing expense of high wages and other operating problems, such as the increased cost of material, the higher standard of service demanded, and compulsory expenses enforced by the government including a regulation of charges for transportation.

Legislation of the most undesirable character has in recent years been enacted by federal and state authority, forcing numerous expenditures without any compensation clause, many of these acts being without benefit to the public. In fact, they have merely created an economic waste. Three or four bills which are now being urged upon Congress, if passed, will involve an expenditure to the railroads within the next four years of nearly a billion and a half dollars.

The many expenses over which the manager of a railroad has no power of control has steadily increased the cost of operation, and as the unit of compensation for traffic service, regulated by federal and state authority is more often reduced than advanced, the railroad profits are steadily decreasing. Those who believe that the revenue derived from the increase of railroad business will more than offset the increased expenses are wrong.

The gross earnings of the railroads did increase largely during the last half of 1907, but notwithstanding this, the net earnings were decreased to the amount of over twenty-two million dollars, because the railroads were burdened with business beyond their capacity. During the last six months of 1910 the gross earnings were increased over fifty million dollars,—but the expenses were increased in that time to over eighty-four million dollars. The earnings for the railroads in 1911 and 1912 increased eleven million, fifty-four thousand dollars, but the operating expenses and taxes were increased to ninety-eight million, five hundred forty-four thousand dollars.

Obviously, it is a misunderstanding far too prevalent among the people that the railroads are over capitalized and are always seeking to obtain exorbitant rates from the public to pay interest on excessive capital. The fact is that the actual properties of the railroads could not be duplicated today for anything like their present capitalization. The money of the owners which has not been capitalized, but which has been spent on the railroads from year to year since their pioneer days in improvement, has long since absorbed any water there may have been in the securities. The average rate received by the United States railroads for hauling a ton of freight one mile is three-quarters of one cent, while the rate received in England for the same service, is over two and a quarter cents, or three times as much. The rates of other European countries are much higher than ours.

I recognize that the railroads are in duty bound to serve the public in the best possible manner, and that the public, through the state, has the right to regulate their operations, but when that authority is exercised with reference to details, which burden the railroad with an unnecessary expense, and which it cannot legitimately afford, it would seem only just that the public should give the railroads some protection in the way of maintaining compensation rates. Considering what the railroads have done in return for the investment of private capital, they certainly are entitled to that necessary protection which will enable them to continue in their vocation and to elevate it to a still higher plane for the social, commercial, industrial and agricultural conditions of our people.

The railroads created an increase between the years 1910 and 1911 in the capital of thirty billions of dollars in the two important industries

of agriculture and manufacture in the United States. As they are entirely dependent upon transportation lines for their business, the railroads have been of service to them. But, while the agricultural and manufacturing industries managed



Glencoe Curve—twenty-six miles west of St. Louis on the Missouri Pacific Railway.

to increase their capital to this amount of thirty billions of dollars, in the same length of time the railroads only increased their own value to the amount of four and a quarter billion dollars.

As the railroads have increased their volume of traffic double-fold in the last twelve years, the most important problem before them just now is what will they do if it continues to increase in the same ratio in the coming years?

The marvelous resources of this country are, in many respects, scarcely touched as yet. When our farmers are awakened to the scientific benefits of the application of agricultural discoveries, the crop yields will be much more extensive. A more careful culture of our wheat could easily double the yield. And then, too, we are still reclaiming swamps, and arid lands, which are constantly adding to our industrial territory.



A section of the Omaha division of the Missouri Pacific Railway.

Add to this the vast mining lands still awaiting development, and the commercial result from the opening of the Panama Canal, which will open to us directly a new trade of the Orient and Western South American countries with their hundreds of millions of people to be clothed and fed, and transported. Even our foreign trade is taking on a greater momentum. Here we have a significant vista of possibilities which portends the increase of our trade and commerce.

Now, with the present traffic of the railroad, which has reached the stupendous figures of over two hundred ninety-three billions of units of service, what will the future increase mean to the railroads?

Take the capacity of the New York Central Railroad, with all the magnitude of its operations and transportation facilities. Four per cent of the volume of traffic now annually moved by our railways would at the present day tax the full capacity of the New York Central Railroad,

working day and night for one year. This gives an illustration of the magnitude of the work that will have to be done by the railroads to meet the increased conditions of commerce. The commerce is increasing on an average of 8 per cent per year, and yet no provision is being made or can be made under the railroad rates now prevailing, to meet the prospective traffic.

The only remedy by which the railroads will be enabled to meet this serious problem, is by being allowed to charge a fair compensation for their services. The railroads now receive on an average per mile seven and a half mills for hauling a ton of freight, and less than two cents per mile per passenger. If the compensation could be increased only one mill per mile, or the equivalent of the price of a postage stamp for twenty miles service, it will extricate the railroad from all further trouble and anxiety. It is scarcely conceivable that such a slight advance would injuriously affect any trade.

With these adverse conditions confronting the railroads, it is absolutely necessary in order that they perform their functions to the public, that they be allowed to advance the cost of freight and passenger service. This is a matter of more vital concern to the welfare of the entire people than it is to the individual owner of the railroad. So the conclusion is irresistibly forced upon us that this railroad question is a government problem, and one of very grave and serious concern, which should be satisfactorily settled.

WHEN and WHERE to ADVERTISE

The Use and Misuse of a Factor in Selling that is at the Disposal of Everybody

By Ralph Starr Butler

of the Faculty of Business Administration of the University of Wisconsin

IT ISN'T necessary to carry large space in newspapers or magazines, in street cars or on the bill boards, in order to be an advertiser. As soon as any one addresses a selling message to more than one person by any means other than face-to-face solicitation, he is advertising, although he may not know it. Advertising is many things and every one who has anything to sell can use advertising advantageously—and most every one does. The retailer who has his name on a sign above his door is an advertiser, even though he may be so unprogressive as to insist stoutly that advertising is a costly expense that ruins more men than it helps. If he were consistent in his abhorrence of advertising, he would board up his windows, tear down the display signs in his store, hide all his goods, and do business with customers through a hole in the wall. Advertising is more than printed publicity, and the seller who doesn't use it in some form is so rare as to be negligible.

Every Seller Advertises

THE difference between the national advertiser who spends half a million dollars a year in telling the people about his goods, and the corner grocer who contents himself with the stenciled window notice to the effect that "Blank's Beans Are Cheap at Nine Cents," is one only of degree and of method. It is easy, then to answer the question—Who should advertise? The answer is: Everybody who has anything to sell. And the question of when to advertise is similarly answered. Every seller advertises in some way all the time, although he may not have thought that what he is doing is really advertising. As we ask the question, when to advertise, therefore, we have in mind conscious, determined advertising—a distinct business activity—as distinguished from the more or less unconscious and matter-of-course advertising that all sellers do. It may not be possible to give a general answer to the question—When should a man consciously advertise his business?—but it is possible to generalize safely about one big question that has to do with the proper time to advertise.

Advertising When Business Is Bad

EVERY business man is troubled at some time with this question—Is advertising more effective when business is good than

when it is bad, or should the heavier expenditures be made when trade is falling off? The customary answer to the question is seen in the decreased advertising patronage of most publications during periods of business depression. But is this the right answer? The trouble with many men is that they look upon advertising as an expense rather than as an investment; and the natural and commendable procedure then is to cut down expenses when times are bad. But advertising—the right kind of advertising—is not an expense, except in the sense that bonuses to salesmen for increased sales are expenses. Ad-

ADVERTISING does many things for many people, and its mediums are almost as various as its purposes. The use of each medium is governed by certain principles, which are worth discovering and studying. One medium doesn't bring results by chance; it is successful because it reaches the class of people the advertiser ought to appeal to, and because it reaches them effectively and economically. The advertiser has many difficult problems to solve before he can hope for success, but when he has intelligently solved the problem of when and where to advertise, he has gone a long way toward getting adequate returns from his investment.

vertising, if it is effective, makes sales; and, if that is so, it ought to be made to work all the harder when sales are particularly needed. The swimmer who finds the tide setting against him does not decrease his efforts to get to shore, even though he is aware that increased efforts will use up some of his reserve vitality. He swims all the harder, because he knows that by so doing he will reach land safely, and will once more be in possession of his full strength plus the safety that he would not have had if he had not put forth the special efforts when they were needed.

Publicity as an Investment

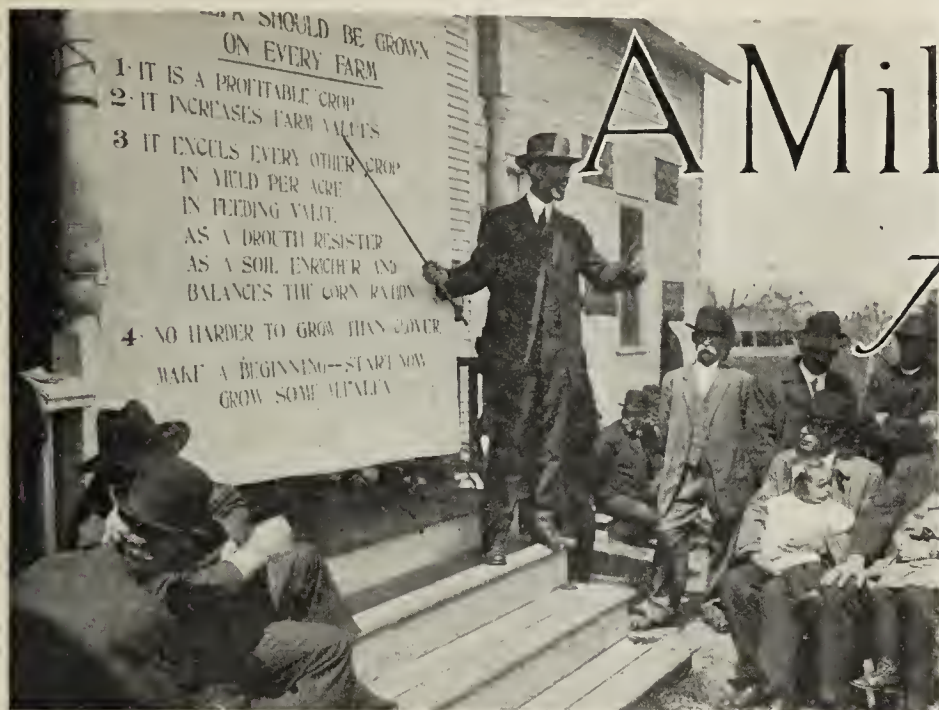
THE reason for the failure to look upon advertising as an investment rather than an expense is probably the fact that

advertising has long been regarded as a gamble—something whose results are too uncertain to warrant risking money when it is needed badly for other purposes. When money is easy, many advertisers are willing to take a chance; but when it is tight, they prefer to run no risks. This is not an unnatural attitude in view of the fact that for many years advertising has been about the least understood of the ordinary business practices. We may see, however, that perhaps advertising is not such a gamble as it is sometimes thought to be. If it is not a gamble, if advertisers generally learn that there are at least a few means that help to make its results reasonably sure, then perhaps the business world will cease to regard advertising as an expense, and will classify it as an investment that not only helps to sell goods now, but that also builds up prestige and goodwill—the foundations for increased trade in the future.

Advertising When Business Is Good

SOME manufacturers think that when the factory is working night shifts, and the output is booked for months ahead, it is not necessary to advertise. There have been instances of concerns ceasing to advertise when their business reached satisfactory proportions—and the pages of business history tell many stories of the ultimate failure of such houses. There are reasonably prosperous business men who refuse to advertise at all, because they say they have all the business they can attend to, and do not want more. They are to be commended for their honesty, but not for their business fore-sight. Advertising is not merely an aid in making sales now—it is sales insurance. It not only brings in new customers; it keeps old customers as well. The public is familiar with the names and merits of two leading brands of white floating soap. They are advertised nationally and continually, and they are advertised well. The demand for both is established, and it is so large that the factories are frequently oversold. When this condition exists, does either advertiser discontinue his publicity? No; they both realize that a success attained with the aid of advertising must be maintained with the aid of advertising, and that constant appeal

(Continued on Page 180.)



A Million Dollars for ALFALFA

An Advertising Campaign that Carries Instruction Direct to the Farmer

By E. S. Hanson

The man who is in charge of this work, and who planned the line of campaign, is Mr. Perry G. Holden, whose title is Director of the Agricultural Department. He spends his days out in actual touch with individual farmers, or little groups of them where he is able to get them together; in the evenings he addresses them more formally in the village hall, the school house, or wherever they can be gathered.

AMONG a progressive and rapidly growing contingent of agricultural economists there is one brief maxim for the intensive farmer which should be heeded above all others. It is this: "Grow Alfalfa."

If even a large part of the things they say about it are true—and they seem to be pretty well substantiated—it is a wonder that this crop has not had more attention before this. With its large tonnage yield, its high percentage in content of those things which make for the nourishment of live stock, and the fact that it impoverishes the land less than many other crops, it would seem to be ideal for hay and forage.

"Alfalfa will add \$500,000 to the wealth of Allegan County," is the way the matter is advertised in one county in Michigan. And the word, advertised, is perfectly applicable if used in its best sense, because that is just what is being done by the International Harvester Company to introduce this crop among the farmers of the country. This company realizes that its prosperity is founded upon the prosperity of the farmer; and its officers believe that the farmer who raises alfalfa will be more prosperous than the one who does not. It is in line with the broad-gauged policy which a number of far-sighted business men are following, of building up the industry from which their income is derived.

"If alfalfa is a good thing for the farmer, it will in the end be a good thing for us; so let's tell him about it."

This, in effect, is what the Harvester Company said; and it has signified its willingness to spend a million dollars to carry this message to just as many farmers as that amount of money will reach.

This work is being undertaken in the most direct and forcible way, just as the company would plan a sales campaign. It

is among the first instances of instruction being taken directly to the farmer on his own ground.

This alfalfa campaign by automobile is the first of its kind ever attempted. Prof. Holden uses charts in his campaign. The comparative figures shown in the big sheets of the chart give the farmer plenty of food for thought. Tests and experiments in feeding with corn and bran and with corn and hay, as compared with alfalfa alone and alfalfa and corn in combination, show results that make experts on stock breeding shake their heads in silent wonder.

On his chart Prof. Holden will show by figures how the state of Michigan, for instance, is spending thousands of dollars in Illinois, whereas if alfalfa were raised and the farm values increased this money could be kept in Michigan.

In regard to the possibilities of alfalfa over corn and other crops, Prof. Holden states that the farmer must have stock to feed. "Make nature furnish you the protein element necessary in the stock ration instead of buying it; that is the secret," states Prof. Holden. "Feed stock with your alfalfa. It will pay better than any

other crop, even upon the basis of harvesting and marketing; but to get the best results you must make use of it yourself."

Prof. Holden's explanation of the preparation of the soil, fertilizing, inoculation, sweetening of ground, drainage, time to plant seed, amount of seed per acre, method of planting, when to harvest the crop and how to cure it, are all given so clearly that the average farmer has no difficulty reaching a correct understanding.

In his demonstration work he is particularly pleased to meet farmers who are skeptical about the benefits to be derived from raising alfalfa, because they have not gone about the work right. The professor likes to take these farmers right into the field, examine the soil nodules and alfalfa roots, and state just the reason why the farmer's methods were wrong. Occasionally some farmer is found who understands the raising of alfalfa, and the value of it. Some of these men are commissioned by Prof. Holden to assist neighboring farmers in getting this crop started. Aside from practical demonstrations in the field, the party distributes alfalfa literature and booklets. County and city superintendents of schools, colleges, institute workers, Chautauqua lecturers and others are assisted in obtaining alfalfa charts and lantern slides. Prof. Holden likes to address the school children as frequently as possible as they will naturally give more interest to the scientific end of the raising of alfalfa. Dates are arranged for "Alfalfa day" in the schools. The campaign is also conducted in co-operation with farmers' institutes, meetings of bankers, business men, commercial clubs, granges, live stock and dairy associations, in any community where the people are anxious to improve their conditions agriculturally and are willing to help develop an enthusiastic campaign.



Likes to take the farmers right out into the field to examine the soil nodules and alfalfa roots.



This is one of the first instances of instruction being taken direct to the farmer on his own ground. After Professor Holden examines the soil nodules and alfalfa roots, he is then prepared to tell without hesitation why their efforts have been unsuccessful.



Prof. Holden in his talks seeks to impress upon the minds of farmers that they must not overlook the scientific part of growing alfalfa; that the success of the

crop depends almost entirely upon the skill of the man who is planting it. In some counties he has found many farmers skeptical as to the results to be had from grow-

ing alfalfa, but after he had gone with them to their farms and examined the soil he was prepared to tell them without hesitation why their efforts had not been successful.

SOUTH AFRICA—A GOOD FIELD FOR AMERICAN GOODS

A Rapidly Developing Market that Wants the Best and is Willing to Pay for It

By Herbert B. Johnson

THE best time to introduce any line in a newly developed country is when it pauses after its first rush toward prosperity. Then is the time that it puts its house in order and lays a permanent foundation for the future.

South Africa is in just that stage today; it is scouring the world's markets for the most efficient machinery, the best office equipment, and the highest quality products for personal use.

It is not and probably never will be a dumping ground for inferior products at any price, because the buyers, now that they are seriously looking over the market, are selecting only lines in which they can place reliance, for they are too far removed from

WHEN you consider that the Philadelphia Commercial Museum thru its intimate association with exporting manufacturers in all parts of the country, from time to time includes in its Weekly Export Bulletin information clearly confirming the conclusions of this article, there can be no question that it will have a peculiar value to the American manufacturer who has goods of merit that he desires to introduce into foreign countries. Even in a British paper it was recently stated that American made stoves were becoming increasingly popular in South Africa. Mr. Johnson has been on the ground and knows what he is talking about.

winter, the height of opportunity will not be reached for nearly another year.

But when the real business men who are responsible for the marvelous business evolution of the South African Union since the Boer war have weighed competing lines, made their selections, and settled down to a second aggressive campaign with tested tools of trade, American manufacturers seeking their patronage will find that instead of an open market willing to inspect their lines, they are forced to meet the pick of the world's markets from an unfavorable outside position.

Ten years ago I went to South Africa to make connections for our lines, and while I found that a lot of development work was



City Hall—Durban.

their sources of supply to consider doubtful goods at low first cost.

With freight (and duty when by count or weight) the same on low or high priced lines, they cannot afford any but the best and those which will give honest service.

The present advantageous condition really started in 1910, but from my observations during a four months' trip last



Palace of Justice—Pretoria.

necessary to prove our goods would ultimately be in sufficient demand to warrant the big wholesalers in stocking up, the business we've obtained has been beyond our expectations and well worth the expenses during the first lean years when the consumption was small.

Not only the marked increase of our own sales in the last two years, and my observations when on the ground last fall, prove to me that South Africa is the one best territory to look to in 1913 and 1914, but the number of inquiries for better goods in a surprising variety which reached me from business connections, shows most clearly that I am not looking at the market with the rose-colored glasses of personal sales.

One incident shows "the temper of the steel," and this is typical of at least several dozen which have come under my observation in the last year or two.

In Johannesburg the president of a large office supply company asked me to put him in touch with American typewriter supply houses. On my return I invited four large firms to quote him, citing our many years of satisfactory transactions and giving data in regards to their financial responsibility.

Three took advantage of the opportunity (one was already tied up with a commission house), and my friends order was given, as he wrote me, to the firm whose quotation was three times as high as either of the others, although the samples submitted showed little outward difference.

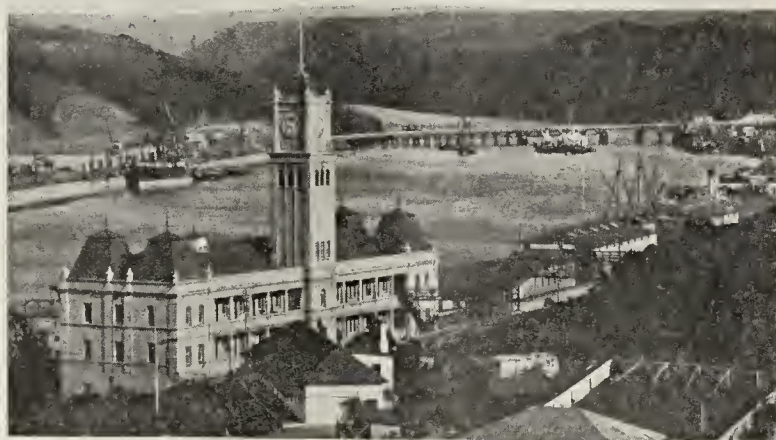
In thanking me, he explained that he wanted goods on which he could place every dependence, as the reputation of his house prevented their "taking on" any line which might from a small profit margin encourage lowering of quality or change in materials used.

The first shipment included an even thousand boxes of carbon paper and over ten gross of typewriter ribbons, and if this is followed up by uniform goods, the

account will be one of the best high grade outlets on the American manufacturer's books.

As I purposely only asked the best manufacturer's to quote, I was astonished at the range of prices reported, so felt that it really reflected on my ability to select first class sources of supply, and I therefore wrote the unsuccessful bidders, who both replied that although they had quoted their lowest priced lines, which were unusual value, they had evidently been underquoted as they failed to land the business.

As an object lesson I told them why they had lost their chance, and judging from their comments they will not make an error of cutting prices and quoting low priced lines again until it is proved necessary.



King's Warehouse and Buffalo Harbor—East London.

Even the successful maker apparently overlooked the information regarding their credit standing, as they offered a 5% cash discount, which was accepted, whereas the customary English 2½% would have served as well, and cash paid in New York by letter of credit in either case.

The Capetown of 1900 is not the Capetown of 1913. It is now buying the best as well as the cheapest and using them side by side. A real introductory campaign conducted through a strong local connection will pay dividends in the first six months on as varied lines as machine parts and food stuffs.

Misled by the population of the coast cities, many exporters have failed to recognize the possibilities of Cape Town, Port Elizabeth, East London and Durban. There



Railway Station—Bloemfontein.

is a territory reaching a thousand miles into the interior which depends on these ports for their supplies, including the wealthy centers of Pretoria, Johannesburg, Bloemfontein and Kimberley.

With seven thousand miles between the user and manufacturer, would it not be peculiar if they did not insist on the best at any reasonable price?

I've tried during the past three years to let our present export manager run his own job (although it has been pretty hard sometimes not to go back into the harness, for there is a fascination in starting in with only a color on a map and working till every city means good customers,) and so I only keep in touch with our foreign sales just as with our credit and manufacturing departments, save when I leave the business in the competent hands of the ones I've picked and trained to do the company's work and take a trip really for the pleasure of meeting old friends in far off lands, but ostensibly to study conditions in countries where we do business.

This being the case, in order to be sure of my ground that South Africa not only is today a good market for American goods, but the very best at the moment, our export man's opinion was asked and he unhesitatingly agreed with me. His point of view was a little different from mine, and as he has earned every confidence by actual results it should be presented with mine.

South Africa, in his opinion, is now for the first time an excellent credit risk. Whereas, as he pointed out, I had the advantage of being on the spot and seeing the prosperity or lack of it in every firm in our lines on my first trip, even four or five years ago all but the largest houses imported through London indentors, who naturally were most reticent to give manufacturing exporters their credit experience.

That condition has now passed to a large extent, as in seeking the most reliable goods



Orange Girls School—Bloemfontein.

they are broadening in their purchasing market and making direct connections in Germany, France and in the United States, and to obtain recognition are establishing their right to credit in an unmistakable manner.

He called my attention to firm after firm whose credit would be good for any amount within their requirements. He pointed out concerns like the Central News Company, Bloemfontein, whose stationery requirements are probably only second to the American News Company, whose standing only a few years ago could not have been established here, but whose rating is now on every export credit agencies' books.

Our export man calls it the best new *big* market today, and gives as his reasons:

1. Its consumption.
2. Its demand for reliable goods.
3. Its methods of payment.
4. Its future possibilities.
5. Its loyalty to honest methods and products.

And as I look at his typewritten list, my own composite mental photograph of the firms in every line who are importers by necessity, I honestly believe that he has



Church Street—Bloemfontein.

there is a peculiar prejudice not only on the part of the retailers against these houses, but strangely on the part of other wholesalers who are not unwilling to buy articles of real merit from a brother wholesaler, but who will absolutely refuse to deal with such a house.

Keep in mind that South Africa is essentially different from Australasia in business customs. Advertising allowances are seldom demanded by legitimate South African

concerns, where they are often necessitated in the Antipodes, where consumer demands must often be created to ensure a market.

Don't think that an extra 5% means in South Africa what it does in the usual colonial dependency, but put your extras into real packing and extra parts and supplies.

The South African firm wants the best and that not skimped, and is willing to pay a fair amount over the usual export price to obtain it, but

is just un-English enough to detest "extras" for cases and packing, a normal supply of samples and spare parts or any charges which indicate a tendency to quote low on the bare product itself and make it up by additions.

Don't offer long credits, a sixty-day sight draft net or a 2½% sight draft are ample and any greater length of time or larger discount is regarded as a reflection on the goods offered or the experience of the firm allowing these.

Remember that you are dealing with successful business men; don't insult their intelligence by over explanation of immaterial advantages; don't fail to give them in one letter a sufficient basis on which to



summed up the situation without being on the ground extraordinarily well and has presented his reasons in logical order.

Now that the reasons have been given for attacking this market, a few cautions are made necessary by the peculiar conditions which are the result of a comparatively sudden growth.

Be most careful in granting exclusive agencies for extensive territory; even the largest houses in Cape Town may prove to have no facilities for sales in Natal; grant agencies only for territory which can be covered well.

In general avoid granting agencies to wholesalers who also sell at retail for

place orders, remembering to include your full export line, prices, discounts, terms and your own references.

If you have any product which offers reliable service and is not simply made for style—if you have any device which spells economies—if your goods possess novelty—if your prepared food stuffs are honestly made—if you are prepared to give good service in addition to good goods and not let your service or products deteriorate when customers are added—study South Africa and your efforts will be better repaid in future years than in any other market in the world.

I am a thorough believer in common sense methods of exporting and have endeavored to get beneath the surface of the export problem. I have found that efficient methods of recording export data, up-to-date follow-up systems and other aids of this kind, are just as essential in foreign trade as in domestic. To anyone who may be skeptical as to the policy of going after this trade. I suggest a careful perusal of the photographs which illustrate this article, and show something of the character of the business sections and general resources of this country.



General view of Bloemfontein.

MEN in the HARNESS



A Department of Fact and Comment About Business Men Who Are Doing Things

The Dean of Business Literature

AS editor and publisher of twenty-three monthly magazines, circulated as house organs by large commercial organizations, David Gibson's publications boast an aggregate circulation larger than that of any other industrial publication in the world. He is the first man who ever wrote and published reform literature and made it pay. He is today one of the three highest paid editorial writers in America.

Mr. Gibson is applying the principles of the science of advertising to labor conditions. He is bringing employers and employes nearer to a common understanding. He trains his fire upon commercial sham, hypocrisy, dishonesty, and inefficiency. Every month a vast army of American workmen receive one of the Gibson magazines in their pay envelope. By making employers and employes think rightly, he is reducing the controversies of labor and capital. The scope of his work is not only industrially, but socially reformatory, and he is perhaps doing more to solve the labor problem than the acknowledged labor leaders.

Fifteen years ago, a tall, eagle-nosed, shrewd-eyed, mild-mannered man, with an odd droop at the corners of the mouth, might often have been seen talking drolly to a little group of curbstone idlers in Indianapolis. The storyteller was a young architect, and one day Fred L. Purdy of the Indianapolis *Sun* induced him to write out some of his yarns for publication. He agreed, and found the work far more interesting than that of a draftsman.

This marked David Gibson's start as a writer. While writing skits entitled "Comedy of the County Seat," it occurred to Mr. Gibson to use a caricature of a country newspaper item as a vehicle for carrying a joke. It was the first time in the history of American humor that this method, now so prevalent, was employed.

In all his later writing, Mr. Gibson has never ceased to be a humorist. The Golden

Rule is the theme which runs like a subtle fugue through his business writing, yet he does not preach. He scorns "fine writing" and employs always the terse and simple eloquence of the plain Anglo-Saxon. He writes like a human being charged with feeling, tolerance, reason, and consciousness of truth. And always there is the flash of wit, and the pleasant undercurrent of droll humor.



DAVID GIBSON

As a newspaper humorist, he had come to Cleveland, where he was at length induced by the Globe Machine and Stamping Company to become editor of the concern's house organ, called "The Silent Partner." When he had got out the third issue, the mailing list had jumped from 1,500 to 3,000, and in 16 months the sales of the company had doubled. But the idea was larger than the business for which the magazine was issued, and soon David Gibson had discovered the principle of getting out a house organ by

issuing a general interest magazine, which did not talk shop, but which talked common honesty. "There is no money in attempting to milk a cow without feeding it," says Mr. Gibson. "If you can change men's thoughts from dishonesty to honesty, you can change their transactions and efforts from dishonesty to honesty."

Writing is Mr. Gibson's one fad. His success lies not so much in having discovered a unique system in circulation, as in having discovered how to sell that which he has discovered and what he produces. He knows how to find the market, and he is an expert salesman. An idea is worth nothing unless it is developed and marketed. Most of us have more ideas than we can develop or market. One-fourth of his efforts go into production, and three fourths into selling.

Mr. Gibson is a reformer without being a revolutionist. He is wringing honesty out of dishonesty, efficiency out of indifference, industry out of sloth. What he writes reaches at once the director amid the luxuries of life, and the black faced tidal who lives by the sweat of his brow. His plain, blunt, homely, curb-stone philosophy hits the target every time.

Just Naturally a Business Genius

ABOUT once in a twelve-month you encounter a chap who just naturally fits into the landscape and adorns the picture whether clad in dinner black, business tweeds, or the rough woolen of the hunting camp. Readers are mostly skeptical, which makes it difficult to picture the type. It is above the average; as one writer says, with the "primordial urge in every cell and fibre; his nerves and muscles bathed in rich, warm blood; his brain alive and efficient."

Alvan Macauley, general manager of the Packard Motor Car Company, is a typical out-of-doors American, with the broadness of a grizzly, the lithesome poise of a leo-



ALVAN MACAULEY

pard, and the agility of a lynx. In either hand he carries a punch. His brow is full, massive, and lofty, his features regular and elegant; and his eyes are full and lustrous. A smile of amiability, irresistibly pleasing, plays in conversation about his lips, and his voice is musical with "well modulated tones." His whole manner is expressive of health and freshness, comfort and contentment. When he fills his chest with fresh air, grasps his gun and seeks his favorite recreation in the north woods, the denizens of the wilds hustle for cover.

It was forty-one years ago that this gifted personage came to earth, and hence is now at a very interesting age. At twenty-one he graduated from the law school of Columbia, and was admitted to the bar in the District of Columbia and in Ohio. After two years of private practice, he became patent counsel for the National Cash Register Company, at Dayton. He remained at the head of its patent department and supervisor of inventions for six years.

His experience acquired with this great industry, during the years of its most rapid development, together with his intimate knowledge of the mechanics of manufacturing, gained in association with brilliant inventive minds, fitted him for bigger things, and in 1901 he became assistant manager of the American Arithmometer Company, of Saint Louis. This was the growing concern which breathed the spirit of Joseph Boyer, but it needed such a business genius to direct its manifold affairs. A year after he was appointed general manager of this progressive concern and moved with it to its new model factory in Detroit, when, in 1904, it became known as the Burroughs Adding Machine Company.

The part Alvan Macauley played in the development of this profitable industry was an important one, and much of its success was due directly to his judicious activities. His direction of affairs extended to every department of this complex business and he at length was honored by election to its directorate in 1910. In the spring of that year he resigned his responsible position to become general manager of the Packard Company; but he is still a stockholder and director of the Burroughs.

The science of industrial management has few, if any, brighter stars or more skillful exponents than Mr. Macauley. Having held important executive positions with three of the largest and best known manufacturing organizations in the middle west, his experience has given him exceptional facilities for the development of executive genius. "You must start out with the determination to succeed," he says, "never allowing yourself to be baffled or discouraged by difficulties. Make them stepping stones by which to climb to greater heights of achievement. Summon all the energy of mind and body, and fire every faculty with the white heat of enthusiasm, and then concentrate all on some worthy unit of purpose. Never entertain the thought of failure."

The Man Who Made the Dream Come True

AFTER a broken-down bank clerk with mechanical genius had worked out the tremendous problems involved, and, brimming over with a realization of the need for such a device, had seen the vision of the adding machine in its true perspective, it remained for another man—a mechanic, too,—and a practical business man, to make the dream come true. It was Joseph Boyer who made the first adding machines and is still making them to emancipate the slaves of figures. It was he who took up the work where William Seward Burroughs left off, and who perfected the organization which sends the emancipating machines out to all the world.

When a boy, Joe Boyer worked in San Francisco. One day he lost his job and at once became homesick. He learned upon inquiry that the fare to Omaha was \$45 and the same amount would carry him to Saint Louis. Not being adverse to the longer ride for the same money, he found himself in due time in the Missouri city, and established himself as a machinist.

In the light of later events this seems providential, for at his little machine shop on Dickson street there appeared one day a man who asked if a machinist could be hired to work on the model of the machine he was about to build. He said that his

device was a mechanical calculator which would write down figures at the will of the operator, and add them as fast as it wrote.

A mechanic himself by natural inclination, Boyer had worked at the bench with his own hands all his life. He had sound mechanical ideas of his own, and had worked out several practical inventions. One of these was the Boyer pneumatic tool, the pioneer device in the pneumatic field for use in working stone and metals, and which later formed the foundation of his fortunes.

But Joseph Boyer was also a business man—sound of judgment and a firm executive. He looked over the plans and recognized the fine mechanical skill embodied in their execution. But he had met too many inventors, full of glowing predictions, to accept any of the predictions at par. Finally he closed with Burroughs on a fair business basis, and gave him many a word of sound advice and encouragement at times when such help was almost as rare with Burroughs as the dollars he sorely needed for his work.

Since November, 1895, Joseph Boyer has been a resident of Detroit, to which he removed his machine shop and rapidly increasing business. Here he established a great modern plant for the manufacture of his pneumatic tools, which soon became of world-wide use. So successful was the business that the strongest competitor, a Chicago concern, offered to buy it outright with cash—a consideration which represented a large fortune. In 1903 Mr. Boyer was elected president of the Burroughs Company, the plant of which was moved, together with the workmen, to Detroit in October of the following year. Through



JOSEPH BOYER

How Weak Eyes are Strengthened By Exercise

BY C. GILBERT PERCIVAL, M. D.

IN this, which is undoubtedly the most active period in the history of man, every one of our faculties is called on to do more, and to respond to a longer continued extraordinary strain than ever before.

"Take things easy" may be very good advice, but most of us, who know how our competitors are hustling, fear that the practice of it would furnish us with a free seat on a bench in the park, instead of a cash income.

More energy, more concentration, are required to keep up with the leaders nowadays—hence our nervous exhaustion is greater. Busy city life with its clang, clatter and rush, even most of our time-saving inventions and modes of travel keep the nerves on edge, and give them no opportunity to rest during our waking hours.

Now the eye is one of the most delicate centers of the nervous system. This is clearly proven by the fact that the first place a physician looks for symptoms of paralysis is at the base of the optic nerve—if there are none in evidence it is taken as positive proof that there is no danger.

This will clearly evidence that nerve exhaustion means eye-exhaustion and finally eye affection if nothing be done to correct it.

If, however, the blood circulation in the eyes is kept normal by the proper kind of simple and safe exercise, they continue healthy, normal and strong.

Besides this nervous strain that I speak of there are many other features of modern life which tax the eyes unduly.

Our schooling, once confined to the simple rudiments of education, is now so extended that the books of a school child of today would cause a child of thirty years ago to look aghast—hence at the threshold of practical life we start to unduly tax our eyes.

The glitter of city streets—the speed of traffic—the riding in fast trains—the viewing of scenery from train-windows as it flashes quickly by—and above all, the habit of reading every time we have the opportunity in our busy careers, under all sorts of unfavorable conditions—these all add to the extraordinary burden which our eyes are asked and expected to carry without assistance of any kind.

And, remembering that though your arms may rest, your body may recline, and every limb, and other sense may be to a great extent dormant at times, your eyes are always seeing unless they are closed—always active during every waking hour.

Hardly any wonder then, that eye strain is so common and up to recently so many have had to call on artificial aid in order to see at all.

You know the eye is just like a little camera. It has the lens with the iris opening which enlarges and contracts agreeably to the amount of light existing. It also has a dark chamber which may be compared to a camera bellows, and the retina corresponding to the sensitive plate. It has three sets of muscles—one turns the eyes in any direction, one controls the iris, and one operates the focus.

When, through nervous exhaustion or over-taxation, the circulation of blood in the eyes becomes weaker than is normal, these muscles become flabby and refuse to act up to their usual standard, and the eyes do not focus easily if at all. Premature old-sight is the result.

The muscles still do their best to focus properly; eagerly struggle and strain to properly do the work which your brain commands them to do—strain and struggle so hard in fact that they affect the tired nerves, and not only cause headaches of which this is the most fruitful cause, but put the entire nervous system under a pressure which extends to the stomach and digestive organs, and brings on nausea and dyspepsia.

What eye specialist is there who has not heard from his patient: "Why I had no idea in the world that it could be my eyes." There are many physicians, in fact, who look to the eyes for one of the first causes of stomach trouble.

It is perfectly amazing in reviewing the progress of science, surgery and medicine in the last fifty years, that the methods of correcting eye afflictions, even of the simplest kind, seem to have been entirely overlooked.

Science in physiology is correcting deformities which used to require harnesses or mechanical support. Surgery is correcting displacements which heretofore caused life-long confinement. Physicians are departing more and more from the old-fashioned practice of continual drugging, and using more rational methods of restoring and preserving health.

But, until the recent discovery of this system of exercise to which I refer, no matter how simple your eye-trouble was, you were told that you had to wear eye-glasses.

Now eye-glasses are not necessarily to be despised. They are a great invention in their way—so are crutches.

But you would not relish the anticipation that you had to use crutches all your life—nor would you. Just as soon as your sprained ankle, for instance, were in condition to stand it, your doctor would instruct you to touch it to the ground gradually and exercise it to bring back the normal circulation necessary to enable you to discard your crutch. Exactly the same with a broken arm—exercise it as soon as possible to bring it back to normal.

cise it as soon as possible to bring it back to normal.

The wearing of eye-glasses is just exactly like using a crutch for life. Instead of growing stronger by their use, the eyes grow weaker, and you probably are well aware of the fact that in order to see perfectly the wearer of glasses must change them from time to time for new and stronger ones.

Let us see what authorities say on the subject of eye massage: Doctor De Schweinitz, of Philadelphia, Professor of Ophthalmology in Jefferson College, makes the statement that in treating so serious a condition as dreaded cataract of the eye, massage of the eye-ball "has been followed by improvement in vision and deepening of the anterior chamber." The Medical Record, in writing of the same serious ailment, urges the great value of "any means that would bring an increased blood supply" and considers that "the most feasible plan seems to be properly applied massage."

It would of course be impossible to satisfactorily or even safely give this massage (or exercise) with the hands, but this problem was successfully solved a few years ago by a New York specialist, who realized through experience how many troubles of the eyes could be quickly corrected by this method.

The greatest and most practical inventions usually seem the simplest and most obvious once they become known, and this one is no exception to that rule. So simple is it that anyone can use it in their own home without instruction, yet it is so safe that there is not the slightest chance of giving the eyes anything but great benefit, no matter how long they may have been affected.

This system of exercise is fully explained, also many interesting scientific facts about the eyes are given in a little book on the subject, which will be sent without cost if you address Charles A. Tyrrell, M. D., 134 West 65th street, New York, and mention having read this article in *Business*.

It may, with reason, be suggested that at no time could this system have been perfected more opportunely than now. At no time has the world demanded more perfect men and women; and if your eyes are weak, whether you wear glasses or not, is not necessary for any one to point out its disadvantages—perhaps you even consider glasses a disfigurement to a certain degree—surely they are an inconvenience.

Of course you cannot put new muscles in an eye, as you would a new tire on an automobile, but you can restore health to these muscles and give them the same original strength that assures the thorough performance of their natural work.

Personally I have seen this system in a few months make a boy of eighteen entirely independent of glasses who had worn them continuously for twelve years; also enable old folks over sixty to discard their glasses in an incredibly short time. Therefore, I believe it is safe to assume that many thousands of spectacles will cease to be useful as this system becomes generally known, and I am sure that everyone whose eyes are affected in any way, whether a wearer of glasses or not, will be greatly interested in the little book which tells so much about the eyes and their care.



The Merger of East and West

*"But there is neither East nor West, Border, nor Breed, nor Birth,
When two strong men stand face to face, tho' they come from the ends of the earth!"*
—KIPLING.

In the "Ballad of East and West," Kipling tells the story of an Indian border bandit pursued to his hiding place in the hills by an English colonel's son.

These men were of different races and represented widely different ideas of life. But, as they came face to face, each found in the other elements of character which made them friends.

In this country, before the days of the telephone, infrequent and indirect communication tended to keep the people of the various sections separated and apart.

The telephone, by making communication quick and direct, has been a great cementing force. It has broken down the barriers of distance. It has made us a homogeneous people.

The Bell System, with its 7,500,000 telephones connecting the east and the west, the north and the south, makes one great neighborhood of the whole country.

It brings us together 27,000,000 times a day, and thus develops our common interests, facilitates our commercial dealings and promotes the patriotism of the people.

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One Policy

strong organization and perfect system he now sees 20,000 machines made and sold every twelve months, and remembers with considerable amusement a credulous remark he once made in reply to Burroughs' prediction that "some day there will be one of these machines in every bank in the land and that means over eight thousand."

This heavy-set, strong-faced, solid president knows when a thing is right or wrong. He is a mechanical expert, his ideas are mechanical, and he knows the business from the laboratory to the selling end. He in-

One System

sists that the organization look at the product from two angles, that of the maker and that of the user.

Joseph Boyer is one of the kindest of men. His clear, bright eye fairly radiates good will and charity to all men. In him, like the great inventor, the divine spring of enthusiasm wells and flows. This enthusiasm of loyalty to a great cause spreads to all the workers in the institution. They are radiant enthusiasts as well. One would think that the spirit of the inventor still hovered over the big plant. And one would

Universal Service

not be far wrong, for the spirit of the inventor, coupled with the spirit of Mr. Boyer, rules. He is one of those men whom it is a pleasure to meet and a benefit to know.

Engineer of the Catskill Aqueduct

GEORGE W. JACKSON, conceded to be the leading authority on cement construction and one of the ablest civil engineers in the United States, has "come back." Fortune has twice smiled upon him and but once frowned.

When a man has supervised and constructed tunnel work to the extent of \$100,000,000, it is the natural assumption that he has been too busy to interlard an occasional moment of recreation. Mr. Jackson, however, despite his multitudinous



GEO. W. JACKSON

duties, finds time for many little expeditions into the country in his motor. He is a vigorous swimmer, and enjoys boating, yachting, and fishing.

"There are two things in the world," said Mr. Jackson, "that I may turn to in moments of stress—fishing and my four-year-old granddaughter, the daughter of my own girl and her husband, A. D. Shanks, who is my general sales manager. With Rosebud I can have a romp in the park that forces me to forget the cares of business. When I am in Chicago, Rosebud and I may be found on any Sunday, at almost any time of the day, strolling in Lincoln park, looking at the animals or playing tag and hide-and-go-seek. She's four and I'm four—in the park. In fact, I think I'm the younger of the two on these festive occasions."

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"Then give me a rod and a reel for the next best fun in the world. There's something wrong in the makeup of a man who doesn't enjoy angling. Let me wade out into a mountain stream and I'm at the height of my glory. A two-pounder or a ten—it makes no difference, just so I land him. Nothing is so exhilarating, so inspiring, as the game fight of a fish.

"I have other enjoyments. For instance, I have a hobby for inventing. My mechanical inventions for subway schemes, methods of digging tunnels, sinking shafts in treacherous ground, aerial transportation of material—all these have been the result of seeking to get pleasure out of life. To me inventing is the greatest pastime ever conceived. Why, I have got out of bed at all hours of the night and jotted down ideas that I afterwards have converted into good money. If they hadn't been worth a penny, it would have been the same. I created them purely and simply because their creation meant pleasure."

In 1883, Mr. Jackson graduated from Oxford, England, as a civil engineer. Almost immediately he went to Chicago, where he began a career which has been exceptionally brilliant in civil engineering. For long months he alternated in wielding a pick axe and shovel in the gang of workmen he himself had chosen for the first contracts he secured.

From 1883 up to 1911 Jackson's career was one of uninterrupted success. His first contract for the city of Chicago covered the construction of a small sewer. The following year he contracted to build a sewerage system in the board of trade building. He then was twenty-three years old. In this work Jackson again donned overalls and became a bricklayer.

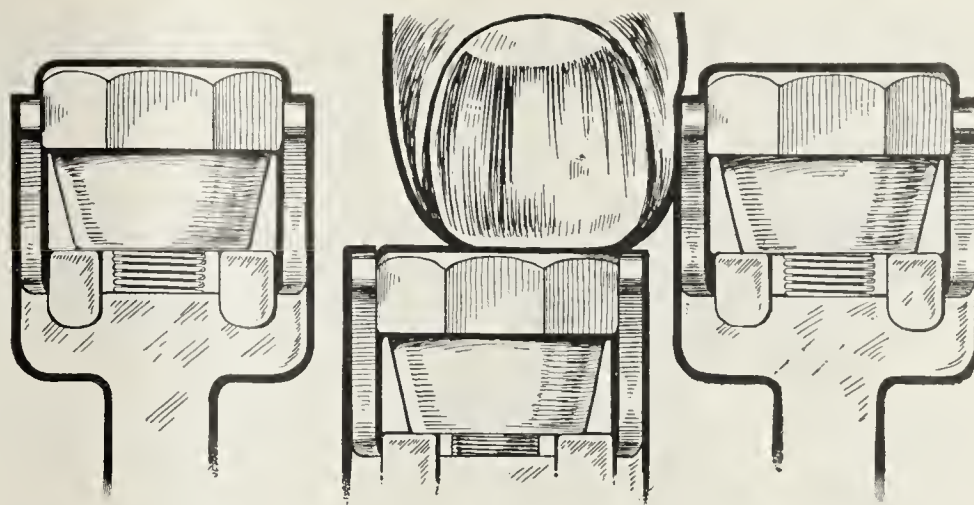
At Columbus, Ohio, he installed an immense conduit for the Central Union Telegraph Company, and in 1888 he bored a 6,000 foot tunnel through Pike's Peak, up to that time one of the most difficult and daring engineering feats ever undertaken. In 1901 he was awarded the contract for sixty miles of subways under Chicago, and their construction represented the expenditure of something like \$35,000,000.

In 1911 Jackson was confronted with his first serious reversal. What was known as section 3 of the Southwest Land and Lake Tunnel was being built by the Jackson Company. This tunnel extended out under the lake for 11,000 feet. Some electric wires became crossed. A high wind was blowing at the time. These wires caused a fire to break out, a fire which destroyed the temporary lake operating shaft. Jackson at first was thought to be responsible, but a coroner's jury found that the fault was not due to any carelessness on the part of the con-

tractor. Jackson proved that he had taken greater precautions in the construction of this crib than was called for by the city's specifications. He had provided heavier timbers than were provided for by the specifications. He also had put in operation his aerial tramway—an invention of his own—which connected the shore with the crib, thus eliminating the storage of excessive quantities of dynamite at this point.

The Seventy-third street tunnel was a \$1,800,000 contract. The machinery installed by Jackson on this one job alone

meant an outlay of over \$500,000. Meantime he had closed a contract with the city of New York for the construction of the Yonkers pressure tunnel, Catskill aqueduct, by means of which tunnel New York is to be supplied with a adequate water supply. Machinery for this undertaking would call for an additional expenditure of \$500,000. Unable to move the machinery from the Seventy-third street tunnel, Jackson sunk another half million dollars in the machinery required for the Yonkers work. With a million dollars tied up in ma-



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"Compels, you say? Show me how."

"That's easy, just try adding a few figures and see for yourself. Take the first number of your column, 4875. Push down the 4 key—that's it; now the 8 key—all right; the 7 key—the 5 key."

"But the 5 key won't go down—must be something wrong with the machine."

"No, the machine's all right. The trouble is you didn't put the 7 key clear down and as a result the machine has locked up. Nothing doing until you go back and complete that unfinished stroke. There, that's it—now you have 4—8—7—"

"Yes, but the machine is still locked—see, the 5 key won't go down."

"No, not until you touch that Release Button

up there close to the 9 key. That fixes it all right."

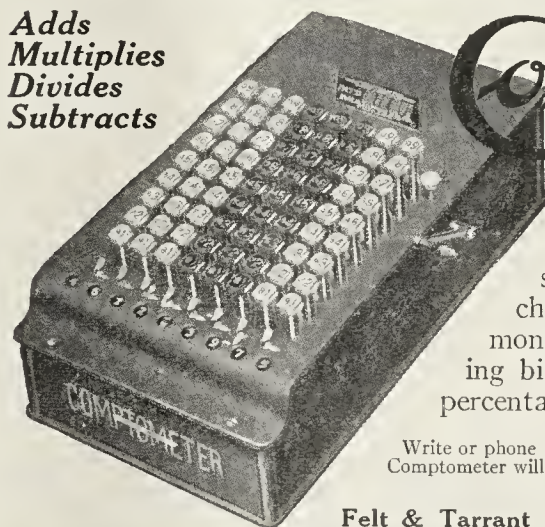
"Now you see how the Controlled-Key compels correct operation."

"Whenever you keep a key from registering its full value by putting it only part way down, the machine will instantly lock up and you can't add another figure until you correct the mis-operation by completing the unfinished stroke. You may go wrong but you can't get by with your error."

"Another feature of this Controlled-Key is that you cannot, through a fumble, accidentally depress a key next to the one you are operating. The interference guards at the sides of the key-tops prevent that."

"Did you notice, also, how the keys are cushioned? Soft as pillows—no chance of finger fatigue there."

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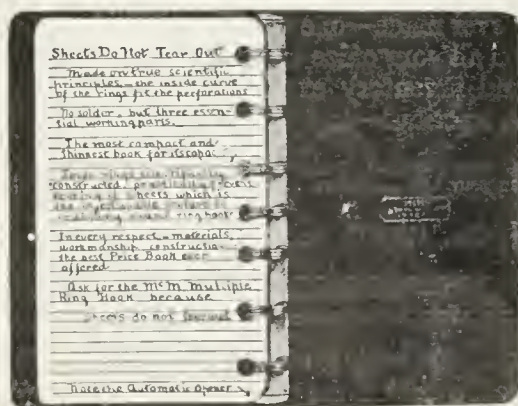
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chinery, Jackson faced the situation without flinching. Creditors, representing \$2,000,000 indebtedness in the aggregate, clamored for their money. Jackson called a meeting of his creditors. He frankly explained the fight he was making. "You can drive me to the wall, gentlemen," he told them, "or you can give me time to recover from this blow. Given time, I shall pay you every cent I owe you. I never broke my word with any man."

A creditors' committee investigated thoroughly the affairs of the Jackson Com-

pany and reported the firm solvent. They stood by him and gave him the chance he needed.

Since 1883, Jackson has done construction work amounting to over \$100,000,000. His part of the New York Tunnel contract alone involved something like \$2,000,000, and like the contracts that has gone before it, was completed before the specified time. The revenue enabled him to liquidate the remainder of his indebtedness and he has risen from his first and only disaster probably about half a million dollars to the good.

Competition On The Border Line

A Business Feud That is of Far-Reaching Interest to Americans

By Cameron Landon

A FLASH in the dark or the glint of steel from time to time reminds one that in the wide-open spaces of the great Northwest, toward which the center of population of the North American continent is creeping, the feud of the border goes merrily on.

By every flash is revealed the sleepless vigil of the two greatest clans that ever maintained a traditional warfare. It is a bloodless feud, business rivalry intensified and multiplied by a dramatic chapter of business history. The flash and the sword are figurative only, but nevertheless the strife along many thousand miles of skirmish line and between many thousand clansmen is implacable and intense.

The border feud between two great railway systems had its beginning in a sharp contest for mastery of stupendous traffic—a contest not even eclipsed by the struggle for the control of the Northern Pacific many years later when the prices of the shares of that road went skyrocketing to \$1,000.

The acts leading up to James J. Hill's retirement from Canadian Pacific affairs brought it on. His plain, matter-of-fact statement, "I vote no," was the match set to the powder mine.

All Canada has heard the story by firesides many times; the transcontinental railroad, of which the Canadians had dreamed many years, was all but lost to the Dominion, as they tell it, by reason of the stand attributed to Hill as a member of the syndicate which was charged with the responsibility of building the Canadian Pacific across the continent.

The story is not a long one, though it does deal with stupendous things. Had Hill been successful in the plan charged to him by the Canadians the commercial history of the continent might have been very different. What the Canadians dreamed of for years before its realization was the railway by which the crops of western Canada and the manufactures of eastern Canada could be exchanged on an east-and-west transportation route; what Hill had dreamed was the diversion of the traffic of the western provinces to the route swinging south through the United States. The fertile prairies west of Winnipeg, had the plan attributed to Hill succeeded, would have sent their wheat through the international gateways and flooded the railways of St. Paul, Minneapolis and Chicago with tonnage. Tonnage is the bread and butter of railroads. As the crops of the western provinces have reached astounding figures and this year will aggregate more than three hundred million bushels, the coup of capturing the tonnage of those crops would have brought the Hill railroads a plethora of traffic, but would also have put upon them a demand for rolling stock and locomotives which would have made or broken them by now.

It was in 1878 that the change of administration in Canada changed also the plans for the building of the transcontinental railway, which was to be called the "Canadian Pacific." In those days it seemed to many keen men of business that the building of a railroad out over the prairies, then almost unpeopled, of

In writing to advertisers, please mention BUSINESS

the western provinces was a chimerical thing for the Dominion to undertake. This view of the project, by the political upheaval, became the ascendant view and the result was that the government decided to give a syndicate, if any could be found sanguine enough to attempt it, the contract for the construction of the line from Winnipeg to Vancouver in consideration of a \$25,000,000 bonus and a grant of land. Among the men comprising the syndicate was James J. Hill, of St. Paul, Canadian by birth and for years familiar with the operation and building of railroads and steamboat lines in the west.

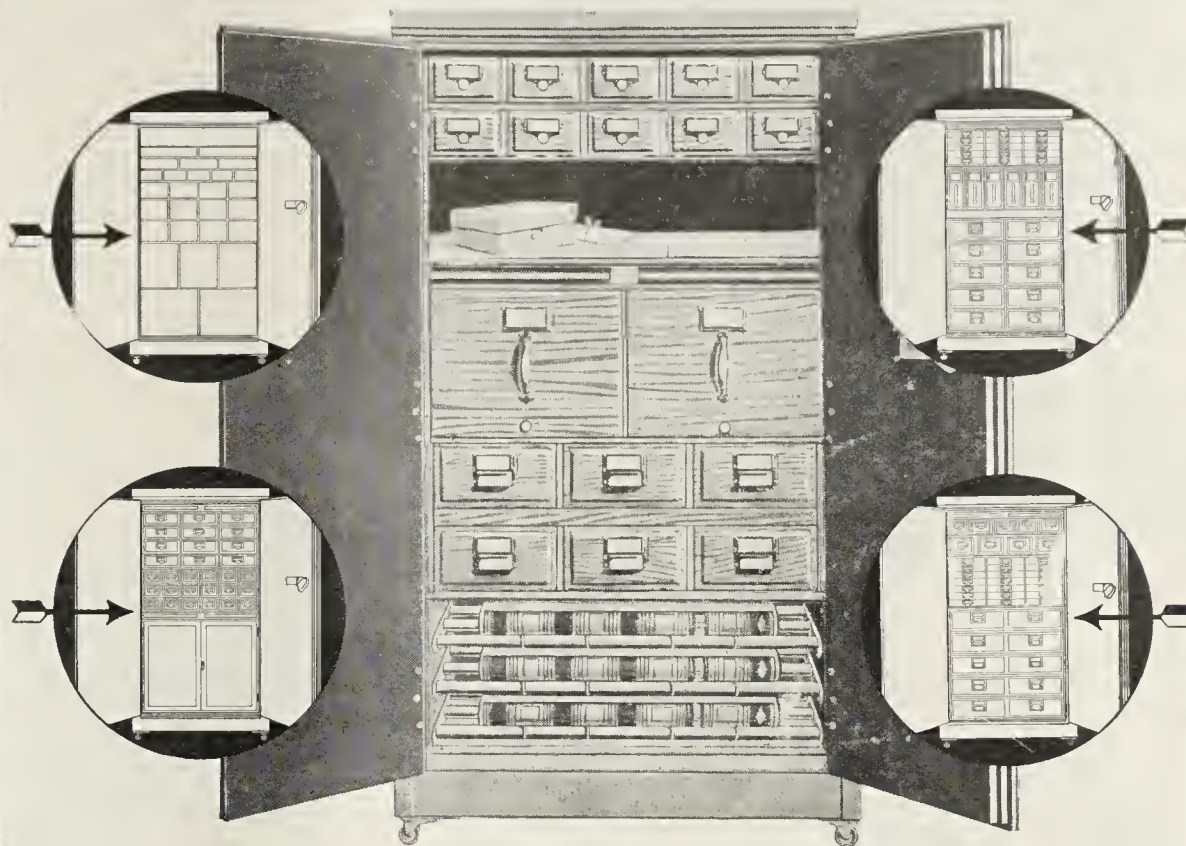
The lines from Winnipeg to the Pacific at Vancouver were built and then there remained the crucial thing—the building of the middle link from Winnipeg to the eastern lines of the Canadian Pacific. It was when the construction of this middle section, upon which so much seemed to depend, came up for consideration, that in spite of the fact that all Canada was ringing with praise for the first achievement, there suddenly developed a factional difference among the members of the board. The vote of James J. Hill on that matter brought about the feud which today flashes into open conflict from time to time, border war on the forty-ninth parallel from the Great Lakes to the Pacific.

"No" from Hill at that crisis set the Dominion aflame. That Hill soon retired from the Canadian Pacific affairs and later extended the Great Northern to the western coast was no adequate balm to the irate Canadians. The jeopardizing of the transcontinental project after millions upon millions had been expended to cross the prairies and blast the way through the Rockies was akin to a national affront. The stake was stupendous for the Hill coterie, for all American railroads, industries and commerce, for western Canada has proved to be a business field which has grown by leaps and bounds, a region where towns of today are cities tomorrow. That the transportation route was completed by the "C. P. R." from coast to coast and that it has been extended and ramified every year at a record-making rate has spelled new prosperity for eastern Canada and for all Canada.

But unforgiven and unforgotten was the part of Hill in that episode. Between the Great Northern and the Canadian Pacific there is no quarter given. The amenities common among railroad men, even to the trainmen and the shopmen, do not apply between the Hill clan and the "C. P. R." clan. There is said to be no salute between engineers when a train of one passes that of the other within

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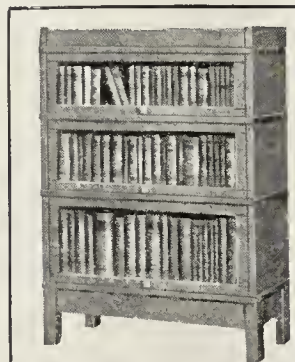
interior arranged as you desire. If we do not happen to have an agent in your locality, we will gladly submit layouts suited to the requirements of your business.

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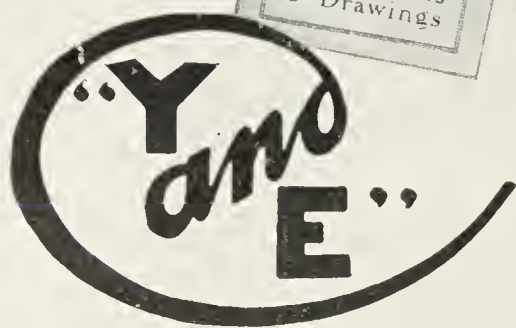
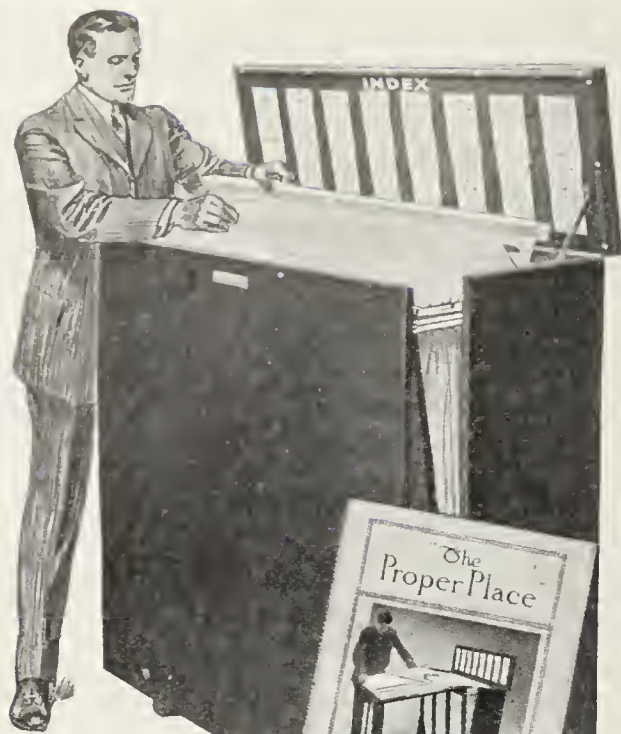


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Branch stores in New York, Boston, Philadelphia, Washington, Pittsburgh, Buffalo, Cleveland, Chicago, San Francisco and Los Angeles. Agents and dealers in all cities. Look us up. In Canada, The Office Specialty Mfg. Co., Ltd., Toronto.

"Leaders of the World"
in Filing Systems and Business Equipment

whistling distance—the enginemen will neither see nor hear. The lack of comradery extends even to trainmen, and that, any brakeman will tell you, "is going some."

While all this may seem to be but backyard bitterness, there are other aspects in which the contest has international importance. In fact, there is involved in money, far more than the treasury of England during the days of the historic wars, and in consequences to men, the wars of those days were comparatively idle bickerings.

The "American invasion" of western Canada, the stupendous exodus across the border of substantial farmers and their families, their livestock, their bank balances and their household goods, had its effect. The spectacle of the army of settlers marching past was as gall and wormwood to the railroad lines just south of the border. Efforts to check the exodus naturally originated with the railroads controlled by Hill, but governors and other officials of states which wanted settlers very promptly co-operated. When the Northwest Development League was

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organized the northwestern states all were prominently represented, and the League sounded various bugle calls in their behalf, the echoes of which are ringing yet. Splendid efforts were made to bring the northwestern states into the spotlight and to keep them there with rosy hues being played upon them by the governors and others whose words had weight.

Here was spectacular competition staged on a truly magnificent scale. A trainload of governors rode east and west to advertise the opportunities their states held for the man trying to solve the cost of living. On the other hand, the Canadian Pacific adopted a policy which went beyond its original plan of offering "ready-made farms" to settlers as means of making easier the first year in the new country. It would lend to the worthy farmer who had equipment and the cash needed to maintain the family for a year, \$2,000 for the improvements, buildings and well, \$1,000 for live stock, and other things important to the success of the purchaser of a farm. It extended the time in which land must be paid for from ten to twenty years. Even before these steps it had the name of "providence incorporated" from the assistance which it had given to people who were developing the new lands of the western provinces.

The newspapers of the country for a time rang with the speeches of the state executives; the advertising columns of the farm papers teemed with the advertisements of Canada. But, of course, the governors could not keep going all the time and the back-fire against Canada's efforts had to be sustained by the railroads. It is charged by the Canadians that the efforts of the Hill roads have included the use of letters from "American settlers" which were not bona fide letters. Letters complaining of Canadian crops and the lack of success in Canada certainly were circulated by the thousand. Were they genuine? The charge that they were "faked,"—procured by various means by agents, coming, as might be expected, from the "C. P. R." clan, was no idle word, for it was not to be supposed that the assistant to the president of the great transcontinental system, the man in charge of colonization, would risk so serious an accusation without having investigated the matter and found facts which would substantiate his charge.

Anyway, when J. S. Dennis of the Canadian railway arrived in Chicago one summer day he had in his pocket a letter which he had come from Calgary, the metropolis of Alberta's grain fields, to investigate. And he said a few things

as he proceeded—not only said them but signed his name to them and caused another one of the periodic flashes in the northwest that started anew the fusilade between the clans.

The letter, he said, was only one of many of the same kind, and investigation had brought up in the other cases at the general offices of the Hill railroads. It was signed "A. McCusker" and had been used, Mr. Dennis asserted, in an effort to deflect the tide of landseekers to the northwestern states. He said right out in meeting (and repeated it later) that he believed it was "another fake letter," and he described a systematic canvassing through Canada for dissatisfied Americans or others who would be willing to sign a letter of complaint.

Immediately there were denials and reprisals. Publicly the officials of the Hill railroads, who were in the line of the Dennis shot, called the charge "ridiculous." They deplored the idea. The general passenger agent of the Great Northern road expressed regret that it could be supposed that his road would "stoop to any such petty methods."

"We have quite enough to do in promoting the development and settlement of the territory tributary to our lines," he added.

This return fire produced an unexpected result. For the Canadian guns then were loaded with shrapnel. Mr. Dennis wheeled the C. P. R. batteries into position, took painstaking aim, and this was his reply:

"The charge of unfair methods can be proved if necessary by further cases of the distribution by the Hill lines of 'fake' literature in the effort to retard the colonization of lands in western Canada,—lands which are proving such an attraction to American settlers that 200,000 of them will cross the international boundary in search of homes during this year of 1913."

It was an open dare to battle, yet there was behind him the richest railroad on the continent, one whose last annual report showed that it had a cash balance of over \$33,000,000 and seven million acres of lands, in addition to the total of half a billion dollars of railroad equipment, steamships, hotels, coal mines, securities and other items of its assets.

What does this movement of settlers across the border amount to that it should re-ignite the flames of the border feud? What if a few people do cross the line? The activities of the governors and other state officials as well as of the railroads indicated that it was or was going to be a matter of grave concern. The



Doing Business at Ox-Cart Speed-

A man in New York wants to see you on business. You wouldn't dream of taking the old-time ox-cart and plodding along at a snail's pace. No! You'd take the Twentieth Century and be there to-morrow. For this is the age of speed.

Why then, run your office at ox-cart speed!

As long as a hand in your office is doing work that machinery can do better, your office force can't possibly be at its highest efficiency. It's a brake on your business just as surely as the ox-cart is a brake on your traveling.

Speed is vital to business—*speed plus accuracy*. The faster you make, buy or sell, the bigger your business. And it is that "speeding up" that has made the Addressograph a *necessity* in 244 lines of business—yours among them.

The Addressograph is the business "accelerator." It gives speed and accuracy to the handling of names that was undreamt of with the pen.

It helps get NEW business by simplifying your mailing lists and enabling you to get ideas, quotations, etc., into customers' hands *quickly*.

It helps take care of OLD business at less cost by freeing your high-priced bookkeepers, cashiers and shipping clerks of work a boy can do better with the Addressograph. And 244 lines of business have found it as important to business as the telephone and the typewriter. Can't we tell you why? Write us.

The Addressograph Company, 908 W. Van Buren St., Chicago, Ill.

movement began some ten years ago when the available homesteads in the west practically were exhausted; the international boundary proved an obstacle at first but the laws, moneys, weights, measures and customs were so similar (and the enforcement of the law so much better) that the number of settlers was augmented largely as the result of letters to their friends in the states, aided, of course, by the advertising and encouragement provided by the Canadian Pacific and other colonization agencies.

As a nation, our business arrangements for the land hungry seem to have been askew. Canada has run away from us. Last year the number of the Americans who crossed the line was 137,000. The prediction of the best posted observers is that the number in 1913 will reach the total of 200,000. Even reduced to cold figures the "exodus" to Canada has become a tide. Where is our vaunted business acumen that so little is done to aid the "settler." Failure to provide for settlers what the colonizers of Canada do

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Have You Bookkeeping Problems? Let the INTERNATIONAL ACCOUNTANT'S MANUAL Solve Them

HERE is a book of 384 pages of accounting and business practice gleaned from years of experience in dealing with men and methods. The text matter itself is generously illustrated with forms, plans, organization charts, etc., etc.

The great need for an authoritative and complete work of this kind that could be used as a ready reference library and at the same time a student's text book has long been felt.

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No expense has been spared to make this work the greatest of its kind.

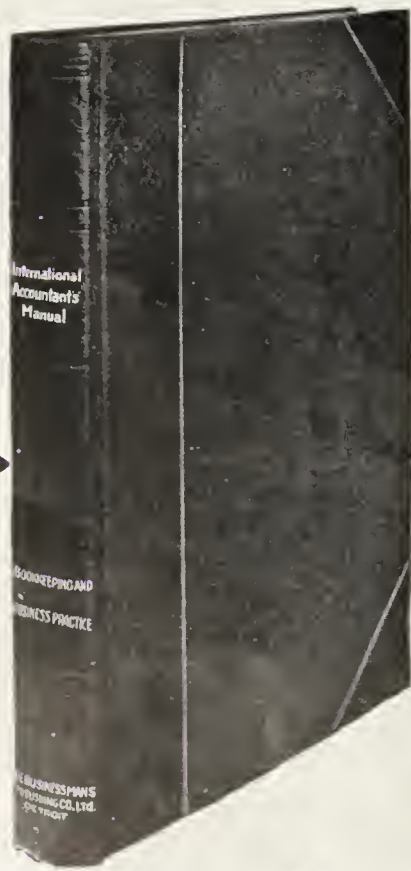
The so-called obsolete methods, the red tape systems, the mass of details, the round-about methods have all been eliminated from this work. It is at once practical, exhaustive, down-to-the-minute and efficient. It is typical of the present business progression.

In its pages are explained in word and picture everything imaginable pertaining to business, bookkeeping, accounting and auditing. Such matters as corporations, stocks and bonds, card systems, loose-leaf methods, collection and credit work, insurance real estate, etc., are treated exhaustively as they should be.

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The International Accountant's Manual
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You will wonder why you hadn't bought this book before after receiving your copy. Send for it NOW—TODAY.

The International Accountants' Society
Detroit, Michigan



provide, has cost the territory tributary to the Hill lines a great army, and it may be presumed that the southwest and west also have been losers through the lack of aid to people who want to use land but who have not all the capital needed to do it.

That the trend of population on this continent was toward the northwest and that great development was due in the western province of Canada has been the view expressed by Mr. Hill himself, but the nation has done practically nothing to check the emigration from this country. Discussing this aspect of the movement of settlers which has brought the last outbreak in the border war, another—an executive official of one of the great railroads—said this was his candid opinion: "The movement of population on this

eat humble pie in public by retraction of the "faking" charge; the Canadians manifested every confidence that they could prove their case. It was pointed out that it was improbable that a Hill road, after all that Hill himself had said regarding the greatness of the future of the western provinces of Canada would permit such a policy as systematic canvassing for the disgruntled settler from the states to discourage others from going, and this view was emphasized by the genially judicial words of the general passenger agent of the Great Northern and the statement of the general emigration agent of the Northern Pacific.

"Such a story is ridiculous," said General Passenger Agent H. A. Noble of St. Paul. "The Great Northern has large interests in Canada. It has branches extend-



Building a Railroad in the Canadian Northwest.

continent since the primitive days always has been from the New England states west and northwest. Nothing can change that movement now. The center of wheat production is nearing the Canadian boundary and surely will cross it in a few years. When the available homesteads in the western states practically were taken up a dozen years ago, the trek to Canada began. Nothing can be gained by disparaging Canada, but it remains for the C. P. R. to prove the assertion it has made that underhand methods or 'faked letters' or literature have been used by the Hill roads. There ought to be a thorough investigation of this cause for the last flare-up of the border feud."

Midsummer found both the clans alert for the fray. The American roads were on the qui vive to make the Canadians

ing from the main line into Manitoba and the other Canadian provinces, and we would be injuring our own interests by disparaging Canada. The Great Northern is working in a big way for big results, and is not stooping to any such petty methods as employing persons to discourage emigration to other countries."

But that the Canadian Pacific will have to show substantial evidence to prove its case, is further shown by the words of L. A. Bricker, general immigration agent for the Northern Pacific. "How such an impossible charge ever came to be seriously made I cannot understand," he said. "It always has been my policy to work in an open, manly way with business rivals, and I could not dream of employing such methods as have been charged, let alone putting them into ef-

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fect. I am sure that the immigration officials of the Soo road will be the first to deny the assertion and to declare that our competition has been open and honorable.

"Not only have we not employed or in any way encouraged anyone to write or publish articles derogatory to Canada, but I have publicly and privately commended Canada for her success, which she richly deserves. There has been co-operation between the railroads, the national and provincial governments and the private interests that have brought great returns, and we on this side of the line could well afford to emulate their example in attracting settlers and capital.

"Canada's success has been a good talking argument for our own far west, as proof that land which once was regarded as unfavorable for agriculture when properly handled now yields abundantly."

Keeping Track of Bills Receivable

By S. V. Willcuts

IN THE buggy and carriage business or any other where a large percentage of the accounts are closed by note, and where the Bills Receivable become scattered in discounting with several banks, an accurate note record is very essential.

One set of three forms, one of which is made in duplicate, is sufficient to render a simple and complete system. When the note is received a record is made of it on a printed form or Note Record, which is numbered. The note is given a like number. These forms or Note Records are then systematically filed in what we will call a Bills Receivable file.

A second form can be filed in a 5 x 3 card cabinet. It is made out in duplicate, the original copy being filed under the month the note falls due and is the notice sent to the maker ten to fifteen days be-

NOTE RECORD	
Dated <u>Apr 18</u> 19 <u>13</u>	
Name <u>Wilson Bros</u>	Address <u>Anderson Ind</u>
Due <u>May 18</u> 19 <u>13</u> At <u>175.00</u>	
Bears interest at <u>6</u> per cent. from <u>Date</u>	
Discounted at <u>First National Exchange Bank</u> CITIZENS NATIONAL BANK NATIONAL CITY BANK, Indianapolis, Ind. EDWIN T. JOHNSON'S, Chicago FIFTH THIRD, Cincinnati STILLWATER VALLEY BANKING CO., Covington, Ohio OHIO NATIONAL BANK, Columbus	
Date <u>5/18</u>	Int. <u>✓</u> Exchange <u>✓</u>
No. <u>4000</u>	

"A Better Day's Profits" Free



This 100 page book tells how successful retailers have cut out leaks and losses and multiplied profits.

Here is one chapter from "A Better Day's Profits," the new Burroughs Book for Retailers.

If you like the "taste" of this chapter, we will send you a copy of the book itself, containing *seventeen* chapters as good as this one.

Sixteen chapters tell how other live retailers make a better day's profits and one chapter tells how our Department of Systems Service can help you adapt those methods to your business.

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Send me copy of "A Better Day's Profits" free.

Name

Firm Name

City State

Business

Also show me, without obligation, how a Burroughs Bookkeeping Machine will help me get "capital stretching" information cheap enough to be practical. O. K.

fore maturity date. The duplicate is filed alphabetically until the note is discounted, then it is transferred to the Bank File under the month the note falls due. This gives quick access to the contingent liability at each bank by months.

When a note is discounted, the Note Record is taken from the Bills Receivable file—the necessary entries are made, and it is then transferred to another file which we will call Contingent Liability file, filing under the month the note falls due. This is quick reference to the total contingent liability by month. When the

note is paid it can be numerically filed on the Dead Record file.

The necessary entries are also made on a third form, which is a card filed

		Wilson Bros	
		Anderson Ind	
706	and- Dis	Bols	
4000	175.00	Edwin T. Johnson	5/18-13

Stretching the Capital

Study the methods of the banana man and the poultry dealer, who make a living on \$10 capital

A NORTHERN Indiana Furnishing Goods concern went out of business a few months ago. When the stock was inventoried some rags were found which were made especially for the Grant Colfax Presidential Campaign in 1872.

Think of that! Stock forty years old.

The caps cost about 2½¢ each and there were three dozen of them costing \$7 in all wholesale.

Charge up a percentage equal to the cost of doing business against that \$7 worth of dead stock for forty years and see what it cost the merchant to keep it on his shelves.

Ask the banana man who stands at the corner of Seventh Street and Franklin Avenue in St. Louis how much he could make on that \$9 in forty years in his business. Then you will know what it would have cost the clothing concern had it not kept that stock on the shelves—if it had used the capital right.

This banana man buys a cart load of bananas every morning costing him about \$9 and sells them before night for \$20.

Since he works every day, holidays and Sundays, he turns his capital every day 30 times a month.

A BETTER DAY'S PROFITS

On a capital of \$9 he does a gross business of more than \$5,000 in the nine months he is able to work. Is forty years he could do a gross business of \$292,000 on that little capital—without increasing his capital a single penny over that original \$9.

What would he make if he had \$9,000 capital and applied the same principles? Any wonder the chain store fellows can keep buying more stores and under sell the good enough far me "one-man store"?

The owner of a chain of stores has never put a single dollar of his own money into the last four stores he opened. When he opened his second store he began buying in small quantities, stocking up every day and selling big goods before the bills came due.

In a short time he opened his third store without putting any of his own money into it. Soon he increased his chain to six stores.

Now he is doing business almost entirely on the other man's capital. He buys in very small quantities and discounts his bills with the proceeds from the sales of the goods.

STRETCHING THE CAPITAL

If the retailer provides himself with accurate and complete detail information about his sales and his stock on hand, he can practically do business entirely on the capital of the houses from which he buys—and make those houses glad to let him do it.

Of course this is possible only by keeping such close tab on sales and purchases that the merchant can buy in very small quantities.

But isn't it better to stand the expense of adequate records and do a big profitable business on little capital, than to worry along without records and do a small unprofitable business on the most capital you can rake and scrape?

Figuring Stock Turnovers

Cutting the Delivery Cost to One-third

Stopping Store Leaks

What it Costs to Do Business

Buying for Profit

Fixing Prices to Get a Profit

—Thousands of all retailers are making less than they think they are. They are always surprised when they find it out.

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Capacity = gross output \times the product of (% efficiency) \times (% efficiency) \times (% allowance). The latter figure is a percentage determined by the condition of operations and depends upon such items as seasonal demand—pressure of output. It means a figure allowed by the management for equipment that is necessary during rush seasons unavoidably due to the demands of the trade. The percent activity should range around 80 to 90, the percent efficiency about 60 to 75 and the percent allowance around 75. These figures may be considerably bettered, however.

Now that the capacity has been determined the next important step is to figure the total hours required to make the parts necessary. From the time tickets and cost summary sheets the average time per hundred pieces may be found. Multiplying this by the number of pieces required per week gives the total hours necessary to manufacture. This is determined for all parts used on the machines whose capacities have been determined. If there are not enough machine hours available to equal the number required to manufacture, enough new machines must be installed to equal that figure. In this way the capacity of all machines may be determined and the question, "What is our capacity?" definitely answered.

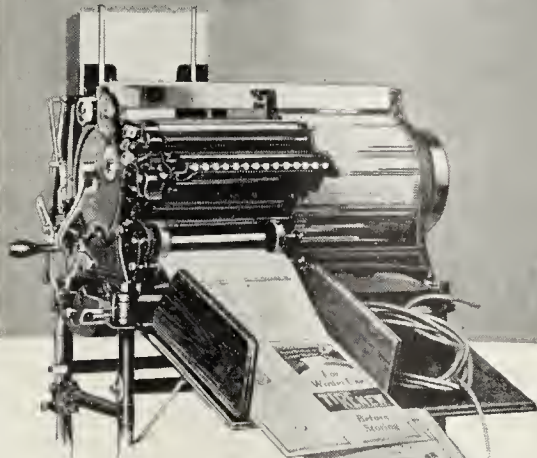
Testing the Polished Surface

WHEN a machined metal surface is viewed under a microscope it looks like a saw-tooth building roof. This same surface after being filed is said to be smooth; yet, the microscope shows that it is little better than the machined surface, and there are times when it becomes necessary to produce a surface so near to the ideal that even a microscope will not detect roughness.

A practical test of the comparative merits of several different kinds of polished surfaces may be made with little difficulty by subjecting the samples to a humidity test either in the outside air or in a special moisture tank made for the purpose. The most noticeable feature will be the susceptibility of the very rough surfaces to turn red and become coated with iron oxide or rust in direct proportion to the quality of the surface.

One of these methods used to produce more nearly perfect surfaces, particularly on steel, involves the use of Venice lime mixed with alcohol; still another and more refined method utilizes diamond dust graduated to different degrees of fineness, and those manufacturers who use this dust find it advisable to grade it into the different degrees of fineness by a process which consumes considerable time and very great

Aid Your Dealer With the Multigraph



Ask Him for the List

YOU know your product from A to Z. Your entire resources are concentrated on its improvement, and its profitable sale.

But perhaps you can't sell it to the user. That must be done by a dealer who has hundreds of other things to sell—and who simply cannot give his whole time and energy to **your** line.

Then use the Multigraph to give **your** enthusiasm to your dealer's customers.

Be your dealer's salesman. Let him supply a list of prospects. (See suggested form above). You go after them through the mails. Give him also Multigraph folders, booklets and circulars to hand out over the counter.

The Multigraph will typewrite your letters, and print the other features—in colors—in real printer's ink. Its quickness, convenience, economy and good printing make co-operation with dealers a practical and profitable possibility.

It is but one of scores of ways the Multigraph increases profits. Write us for complete information.

THE AMERICAN MULTIGRAPH SALES CO.

EXECUTIVE OFFICES
1804 East Fortieth Street

Cleveland

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Look in your Telephone Directory.

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Below is a list of good prospects for your products in my vicinity. Please go after them through the mails and help me to land the business.

Name Edward T. Smith & Sons
Street Address 1236 Market Street
Town or City Warren State Ohio
Walter J. Flynn, 936 Westchester Ave.
Louis D. West, 47 Linwood St.
Harry Switzer, 92 Berlin St.
Charles Cassidy, 86 Hartnell St.
Joseph Wintering, 55 Conover St.
Charles Harbaugh, 73 Stanton Ave.
Sutherland, 49 Wellington Ave.
Fairbanks, 156 Marlowe St.
Mer, 53 Linwood St.
69 North Fourth St.
056 Westchester Ave.
(OVER)

What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, written on your business stationery. We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.

1804 E. Fortieth St., Cleveland

Printing:

- ☐ Booklets
- ☐ Folders
- ☐ Envelope-Staffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Staffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms

care. In a quiet, clean corner of his shop, one manufacturer has an inclosed cabinet which contains about twenty dishes made of high grade porcelain and shaped hemispherically—very similar, in fact, to the evaporating dishes used by chemists. The other essential is olive oil. This oil must be the very purest obtainable. The process is carried on by a series of successive pouring operations every twenty-four hours, the theory being that the heavier particles of the diamond dust settle to the bottom and leave the finer ones suspended in the oil.

First, some of the raw diamond dust and some of the pure olive oil are placed in dish No. 1, then in twenty-four hours the olive oil in dish No. 1 is poured into dish No. 2. The sediment in dish No. 1 is poured into a bottle and designated grade A. At the end of twenty-four hours, the olive oil in dish No. 2 is poured into dish No. 3 and the sediment in dish No. 2 is poured into a bottle and labeled grade B, and so on for ten or more days or until the finest grade desired is obtained.

Obviously, the methods of using these

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AUTO-DESK COMPANION

ONE OF THE GOOD THINGS
IN THE AUTOMATIC LINE

Office men in all departments
use them for instant, handy re-
ference to daily filing private
and follow-up matter.

EXCLUSIVE FEATURES

Automatic expanding filing re-
ceptacle with counter-bal-
anced hinged cover—card
and automatic file drawer
below or other file fittings—
complete locking
device—easy run-
ning casters—letter
and cap sizes and
beautifully done in
quartered oak and
figured mahogany.

You will be
interested in our

HANDSOME NEW CATALOG

showing the most complete line of up-to-date labor-saving
filing devices in all styles of cabinets and filing desks and
describing in detail the big feature of this line—the

AUTOMATIC FILE DRAWER

A wonderful filing convenience and the only file drawer
made that opens and closes like a book—throws itself wide
open and lets you see clear to the bottom. The drop front
and automatically tilting follower does the work and does it
well. Shipped anywhere on **30 Days' Free Trial** at our risk.
If our Filing Devices are not sold by one of your best dealers in office
supplies don't let him try to talk you into something else until you
get our No. 16 Catalog and direct mail order proposition.

We guarantee a better file for less money on direct orders or through
dealers, and that you will not be held up for big profits. Address

THE AUTOMATIC FILE AND INDEX CO. (Dept. D)
143-153 No. Pearl St., GREEN BAY, WIS.

Golden Rule Collection Letters

They get the money without giving offense. Make friends instead
of enemies. Constructed on kindly, fair treatment, lines. Written by
an expert sales-letter writer, for use of business men and claim col-
lectors. They have the appeal and "result pull" of a successful sales-
letter. Send to-day for interesting free leaflet "Diplomacy vs. Bluff."
Golden Publishing Co., 413 B Federal Bldg., Columbus, O.

Over 80,000 in Use
Mostly sold by recommen-
dation. For Personal Desk
or General Office.
It checks mental calculations.
Handsome Moroccase free.
Buy Thru Your Stationer.
Write for 10 day trial offer.
V. Ganther, A. A. M. Co.,
119 W. Broadway, New York City.

Agents Wanted

Golden Gem \$10
Adding Machine



Multiples—Subtracts

Automatic Check Protection

Scientific efficiency in check writing is best
exemplified in the use of the

SUN CHECK WRITER

For the reason that checks written with it are
automatically and absolutely protected in the
process of writing them, and require no further
detail or labor. Furthermore, it is a **proved time-
saver** over any other known method of writing
checks.

It is the only machine that writes the **entire
check**, protecting **every letter and figure** with
writing that cannot be erased or altered in any
way without detection.

The use of the **Sun Check Writer** opens up an
entirely new field in the simplification of check
making methods. Our experience and suggestions
are at your disposal without charge.

Send for **SAMPLE CHECK** and **INFORMATION**.

The Sun Check Writer

315 BROADWAY

NEW YORK

finer grade of polishing material must differ
from the ordinary methods used in polish-
ing metal surfaces. This is accomplished,
depending on conditions and the degree of
polish desired, in several different ways.

The most common method employed uti-
lizes a steel surface into which this dust
has been ground. In other words, the sur-
face of the polishing medium is impreg-
nated with the diamond dust. The dust is
ground into the steel by means of a glass
lap. When it comes to the very finest
dust, the steel surface is not satisfactory
for use as a holding device for the dust, so
other materials such as rubber, celluloid,
rosewood, etc., are used in connection with
the dust, which is then mixed with olive oil.
In the latter case, the dust is not forced into
the surfaces of the various materials, but is
placed on the part to be ground, after
which the hard rubber or whatever the
material may be is applied.

Simple Form of Employee's Record

THE small manufacturer, as a rule, does
not keep any record of his employees
aside from the time book, but a Chicago
man employing only 18 hands decided that
he would keep a record for his own pro-

NAME _____					
ADDRESS _____					
DATE STARTED	NATIONALITY	MARRIED	TRADE		
WAGES PER HOUR					
STARTED AT	DATE	4/1	6/1		
\$.20	RATE	22	25		
DATE LEFT	REASON		DISCHARGED?		
REMARKS _____					

tection, so he introduced the simple form
illustrated, and has found it very satisfac-
tory.

He says: "The adoption of this form
has saved me many trips to the shop to con-
sult with the foreman regarding a certain
man. For example, I might have been
asked where one of my employees lived, or
possibly one of the men might be at home
sick and I may have wanted to write him a
note. Again, a man who has worked here
before may apply for a job. He may have
had a bad record with us before, but ordi-
narily I wouldn't remember. I might want
to know what we were paying him and
what his habits were. This card gives all
that information and it is a fact that it re-
quires hardly any effort to keep up.

"I keep the cards filed in the rear of one
of my desk drawers, where they are not
conspicuous, and I really do find that the
record is well worth the time spent in writ-
ing it up. You would be surprised to see

the foreman come into the office and ask to
look at it from time to time. Often, he
suggests, among other things, that we try
to get this or that good man to come back
again.

"Incidentally, I have the cards divided
into two portions; one for Employed and
the other for the Unemployed."

Automatic Screw Machine Super- vision

ONE of the smoothest working systems
for automatic supervision of screw
machines that has ever come to the writer's

6-10-15 OPERATION No. B. A. 20		
TOOL NO.	ELAPSED TIME	MACHINE No. 64
1	1 Min. 45 Sec.	
2	3 " 15 "	
3	50 "	
4	1 " 17 "	
5	43 "	
6	29 "	
TOTAL 5 " 199 " = 8 Min. 19 Sec.		
POSSIBLE PRODUCTION 600 hrs.		OUTPUT = 71 pcs.
EQUALS 72 pcs.		LOSS = 1 "

notice is here described. The machines are
first set up for the job in the best known
manner. Then commencing with the first
operation the elapsed time of each tool is
recorded in minutes and seconds. This
time is calculated from the moment the bar
stock runs out to the stop until the part is
completed, and the rough bar again touches
the stop.

Each day the operator is required to
make a report as shown in the accompany-
ing chart, from which it may be seen, for
example, that the total time of machining
part No. B. A. 20 aggregates 8 min. 19 sec.
In a working day of six hundred minutes
this will give a possible production of 72
pieces. The record of the first and second
day's run are compared, and the average
used as a standard for the whole job.

The foreman by comparing these daily
reports with the standard chart is able to
instantly check the loss or gain. If the out-
put drops below average, a glance at the
elapsed time column shows the exact tool
that is out of time.

In the works where this system is in
practice the efficiency of the automatics
has actually doubled in the last six months,
several machines running as close as one-
half of one per cent of the theoretical pro-
duction.

Developing Bench Hands into Clerks

ABOUT two years ago an Illinois fac-
tory started to grow in big leaps—
doubled its output in that time. For those
in charge of departments this period meant
work—more than most of them could
handle. New men were quickly employed
to help carry the increased business load.
But these new men were not familiar with
the work and it seemed as if they could not

In writing to advertisers, please mention BUSINESS

perform these duties. Operations became "balled" up. Deliveries went wrong; foreman couldn't keep track of what they made; clerks could not write out tickets properly because they didn't know what they were writing about.

It soon became evident that clerks acquainted with the material, the operations and the methods would have to be found, and it was decided to try "functional" clerks—young men who had actually worked at the machines and benches.

One or two were set at work to obtain all the operations on all the various pieces—some 3,500 or more—and the rest performed duties as follows:

At seven in the morning they all start out each to cover a certain pre-determined route. Each one goes to a foreman's desk, takes the delivery tickets for the previous day and enters these against the proper order numbers. They are familiar in detail with the parts and operations, and hence know if these descriptions of the parts, drawing numbers, operations, operators' names, etc., are correct. They note the amounts, the schedules placed, whether or not the pieces have been properly routed. They collect the store room requisitions, check them over to see if they are properly made out, and note those most important. Then they check over the time tickets for the preceding day. Next they check up the material ready to be moved, designating those to be rushed. This information they have already received from the production department, to which they report. Then they have a short "schedule" conference with the foreman, informing him of what is wanted most and what the assembly department is going to "run" both that and the following day.

After this they pass on to the next foreman, going through about the same cycle of operations. As soon as they have completed their route they report again to the production department. After a short conference they again enter the shop performing over again the work just outlined. Four clerks can make about four separate entries per day, so that the foremen's orders are up-to-date about every 2½ hours. Due to their migrating through the various departments they know just what is going through all departments, and how near completion it is in each one—how far along the "iron work" has progressed—just about when an order will leave any department.

These clerks also keep up the cost work—and they do it much more intelligently than clerks who never have worked in the shop or who never get out in the factory. They know the business from one end to the other—they are well paid for that knowledge—and we get full value in return.



Keeping your work even with your appointments

How many times has an engagement suddenly been recalled to you in the midst of your correspondence? You either have to break the appointment or postpone your letters. Generally the letters are put off—which means hustling at the fag end of the day, letters badly composed, poorly typed. With the smooth running system of the

Edison Dictating Machine

(Prevent Substitution. Specify "Made by Edison")

You are independent of your stenographer's routine and she isn't bound by your schedule. If she has gone to lunch when you want to dictate, her absence doesn't delay you. Your lunch time doesn't keep her idle.

(Look for the Underwriters' Label)

You dictate when you please, when the inspiration is on you. Your work is out of the way, your head clear for the business of the moment when it comes up.

When you are back from lunch you find much of your mail on your desk. The transcribing department works while you eat. More letters come presently, perfectly written, for the Edison means no mistakes.

The Edison would be worth installing if it did nothing but establish your reputation as a man who keeps his appointments to the dot.

But that's just one of its wonderful savings in time and bother and money.

Get the whole story in our book, "The Goosc, The Typewriter and The Wizard," sent free.

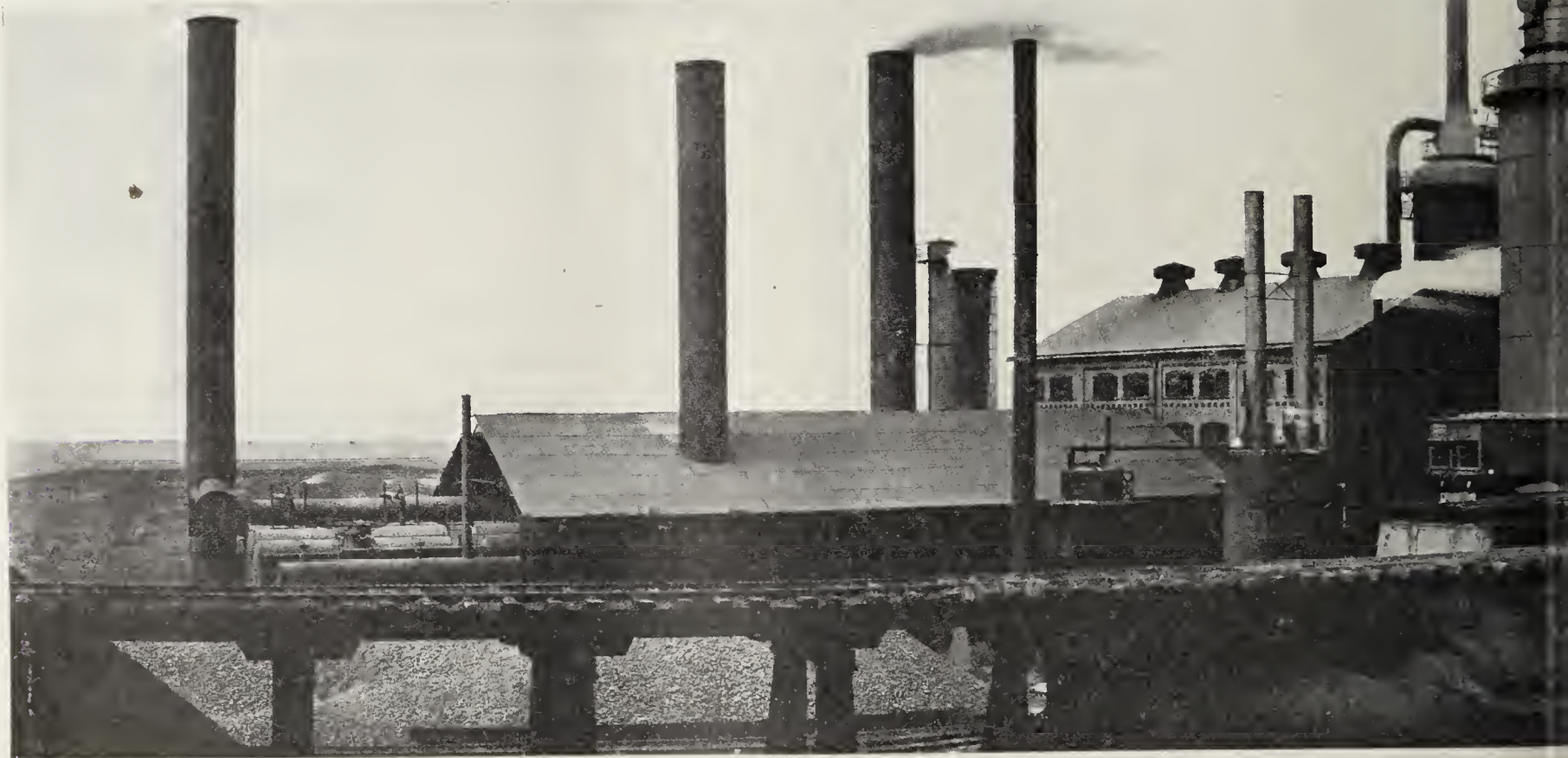


Thomas A. Edison
INCORPORATED

202 Lakeside Ave., Orange, New Jersey.

The MAKING of

Some interesting views of the Brierley town, Ohio. The steel bars rolled flat, reheated and



"PIG" IRON is the Blast Furnace product made from iron ore by hot "blasting" away the oxides. Seventy tons of molten metal at each "tap," run out into the sand casting-floor and, following the paths in the sand, make hundreds of fiery lanes, which solidify into units called "pigs."

In modern continuous steel mill practice instead of casting "pigs" the metal is delivered in molten form to the Bessemer or Open Hearth furnaces, there to be refined further and poured into molds. The 3 to 5 ton "ingot" resulting travels by crane finally to the rolling mills, there to be reduced by successive "passes" between various



SHEET STEEL

*Steel Company's Plant at Youngs-
successively heated, rough-
hed by rolling to guage*



rolls, into "blooms," "billets" and at last, for the sheet mill, into "sheet bars." This entire rolling process is controlled by two men operating a set of levers, which enable them at will to guide and turn and throw over the great pieces of red hot steel.

Steel sheets are sold both black, as finished in the Sheet Rolling Mill and Galvanized. In the galvanizing process the black sheets are first "pickled" in acid to remove dirt, then washed, fluxed and passed through a pot of molten Zinc on chain conveyors. As the sheet emerges contact with air causes it to "spangle"—become covered with flaky designs.





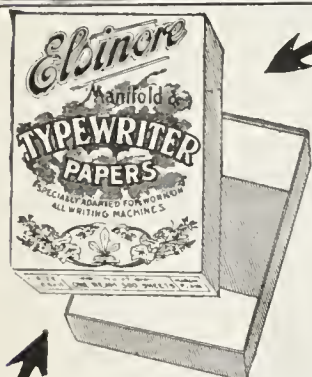
The Sure Shot Binder

is the newest way to fasten paper or cloth and is also the best way. It is the only sure way of making your paper safe and secure.

This is but one of the many standard machines in the Acme line we have in stock. We will make a machine or staple for every specific use.

Write us full information stating your needs now.

ACME STAPLING MACHINE Co., Ltd.
112 NORTH NINTH ST. CAMDEN N.J.



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Use

Elsinore
Typewriter
Papers and
Index Cards

If Your Dealer cannot supply you, write direct for Samples.

A. S. LANDSBERG, Mfr.
27-29 Beekman Street NEW YORK

DIAMONDS ON CREDIT

Special selection of Diamond-set Jewelry at a saving of one-third to one-half. La Vallieres, Rings, Ear Screws, Scarf Pins and Studs. Mountings are 14k solid gold—except N-51, N-59, N-60 and N-61, which are platinum. Finest quality white diamonds, perfect in cut and full of brilliancy.

Your choice of any of these handsome pieces on our usual liberal

CREDIT TERMS:

One-fifth down, balance divided into 8 equal amounts, payable monthly. We trust every honest person.

N50 \$15	N56 \$25	N60 \$25	N71 \$20	N83 \$35	N51 \$45
N57 \$50	N72 \$85	N55 \$65	N54 \$35	N61 \$22	N73 \$10

LOFTIS BROS. & CO.
Diamond Cutters
Dept. C 947
108 N. State St., CHICAGO, ILL.
Branches: Pittsburgh, Pa., and St. Louis, Mo.

Send for Free Jewelry Catalog explaining our Easy Credit Plan. Any article sent for your examination, charges prepaid. We want you to see for yourself that you can save money by sending to us when in need of a diamond, watch, artistic jewelry, silverware. Local representatives wanted.

GETTING IN THE MONEY

How One Merchant Solved His Bad-Debt Problem by Answering a Couple of Common-Sense Questions

By Harrison McJohnston

HOW can I collect all my bills and at the same time retain the good-will of all my customers?

That question, says a Western general store manager, whose annual business is about \$70,000, is one I put to myself seriously about three years ago—just after I was forced to charge off two per cent of sales as bad accounts. We were then doing about fifty thousand dollars a year.

I knew that we could cut down the loss for the following year, if I wanted to risk incurring the ill-will of about twenty or thirty customers. But it had always been my policy to make friends with all customers, and to show none of them any partiality. I had good reason to believe that this sort of friendliness was largely responsible for jumping the business in fourteen years from about twelve thousand to fifty thousand dollars of sales. I also felt, however, that the same friendliness was essentially the reason why I had lost approximately a thousand dollars on bad accounts within the past twelve months. The problem looked like a dilemma. How could I cut off charge accounts here and there and at the same time keep the friendship of those customers, at least keep them from talking against my store?

That question puzzled me for a month or more, when the answer came suddenly; and, like the solution of many serious problems, it was simple, once I got hold of it. The trouble was that I had been looking for something that would solve the problem overnight. As soon, however, as I came to the conclusion that it would take a long time to cure my business of the malady, the remedy came like a flash in the form of another question: "To whom shall I extend credit and under what conditions?"

That question is comparatively easy to answer, but rather hard to put into effect when answered. Nevertheless, right there, I think, is a common-sense question that no merchant, whether his store is small or large, can ask himself too seriously. For the right answer, tactfully put into effect, will not only wipe out ninety per cent of the bad debts in the course of time, but also will become a positive sales-building force.

It took me a solid year to get my new credit system swinging along effectively after I had decided to whom I would or would not give credit. But it has solved my bad-debt problem; it has proved my theory that a certain "healthy" percentage of losses is not a "necessary evil" in the average retail store. During the last three years, for example, my losses have been less than two-hundred dollars, two-thirds of which were incurred during the year in which I put my system into effect. Last year I lost exactly \$8.90 on one account, although I now carry close to three hundred charge customers on the books. Three years ago I should not have believed this record possible.

My fellow merchants called me a fabricator when I told them that my total loss for 1912 was under ten dollars, including the cost of trying to collect the delinquent account. And they called me something stronger when I announced that we had done slightly more than \$70,000. If I had also told them that no small part of our twenty-two per cent increase was due in part to my reputation as a crank on collections, they perhaps would have appointed a commission to investigate my sanity.

I'm not sure but that I do have a general reputation as a collection crank, especially among my fellow merchants—for at one time I tried to organize a local credit association. But out among the trade it's not a bad reputation to have by any means, providing the "crank" part applies, in reality, to the careful extension of credit—which virtually takes care of the collection before the loan is made, somewhat like our friends, the bankers, do it. And, of course, it is the very best thing for all concerned that bankers are careful about getting secure collateral. The same sort of benefit accrues to the customers of the merchant who is careful in the matter of extending credit.

A reputation for close collections, as well as careful extension of credit, saves a merchant considerable trouble. It keeps away the people who know they are slow and uncertain pay. Not all, of course, but a great many of them. A careful credit system takes care of the rest. Furthermore, those



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same people are likely to give the careful merchant their cash business—the only business he really wants from them. Then, too, not a few people feel that it is an honor to trade at a store like mine because everybody knows that I do not tolerate slow or uncertain payers.


Now that point is more significant than is apparent at first thought—the fact that people in general know that I am strict on collections and careful in the extension of credit. It not only tends to make the best trade gravitate my way, but also my customers will not so likely take offense when they become the objects of my carefulness, knowing that I treat all delinquent customers with the same care. I have always cultivated a reputation for indiscriminate fairness in all dealings with individuals and various groups of people such as churches, lodges, social organizations, and so on.

Dozens of times last year men and women to whom I had refused credit were in my store buying fair-sized bills for cash. I know that some of these customers owed many other merchants in town, and, perhaps, were ashamed to buy for cash in those stores; or may have been angry because they had been dunned imperatively.

But that, of course, is the very least of the cash business that comes to me as the result of my crank reputation. About forty per cent of my business is cash. Most of it comes to me because cash customers realize that I can sell at a low price, not having to make up for bad debts; although few customers, I think, so reason it out. I seldom suggest it in my advertising because it is really an indirect knock against my competitors. Nevertheless, it is an important fact that my careful credit system does enable me to grasp discounts and sell cheaper than my careless competitor. But I prefer to let goods and prices—the backbone of retail advertising—tell this advantage to customers.

Again, my credit method—later described in detail—serves to increase sales in another important way. This, simply, is that when a man or a woman knows that his bill is paid up to date he will more likely buy freely, and is much less likely to go elsewhere.

From careful observation, it seems to me that this single advantage is sufficient to more than offset the possibility of offending someone now and then by sending them a businesslike request for a settlement of their account when the money is overdue—especially if you have definitely agreed beforehand with each customer upon a time when his bill shall be paid. In this connection I have found a flexible credit policy the best, making the period of credit suit each individual case.



Become one of

these important Men
in Business.

Never before has there been a greater demand for men of ability—men who have a Profession—a Definite Place in the Business World.

You will advance much more rapidly and become far more efficient in the Profession you choose by Enrolling with this University—for—

Whether you enroll in our Day or Night Classes or in our Correspondence Department you will have "INDIVIDUAL INSTRUCTION."

By this—the latest idea—Individual Instruction you can master our far more Complete and Scientific Courses in either ADVERTISING, SALESMANSHIP, TRAFFIC MANAGEMENT or ACCOUNTANCY in the same time required by any ordinary course under the ordinary system.

To Succeed You Must Have a Profession
—a definite place in business.

Check the Profession You Choose
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Kindly send me your booklet with full particulars regarding course in profession checked.

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Salesmanship ☐
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Nervousness and Exhaustion

When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

Horsford's Acid Phosphate

(NON-ALCOHOLIC-)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.

A Few Income Producing Developed Pecan Groves for Sale at Special Prices

IF you have a surplus fund, small or large, to invest and want the full earning capacity of your money.

IF you can systematically put aside a stated sum per month, quarter or year.

IF you are thinking of taking out a life insurance policy and would like to leave an annual income equal to the face value of the policy and

yet do it at one-fourth the cost, as well as reap benefits while you live.

IF you desire to provide a sure way of providing funds to educate your children.

IF you want to provide for your family or your old age in case you lose your earning capacity.

IF concerned about any of the above matters, you owe it to yourself to investigate what our pecan orchards can do for you.

A Pecan Grove

Assures You an Income for Life and is many times more valuable to you than the same sum invested in *Life Insurance*.

Write to-day for particulars of a few **developed Pecan Groves** which we are offering for sale at special prices and which cannot be duplicated anywhere in the Pecan Belt at the same price. The groves range in age from 2 to 6 years, and many are already bearing the finest varieties of nuts. This is the best Pecan Investment offering in the country, and the few groves we have will be taken quickly. If interested in a safe present income producing proposition that will yield larger returns as the years pass, write at once for particulars to

ST. ANDREWS BAY NURSERY & ORCHARD CO.,
111 Broadway. New York.

But before detailing my plan, let me again emphasize that it is a wise thing to get a reputation for strictness. Neither farmers, townspeople, nor anybody else can entirely respect the merchant who has not enough nerve and business acumen in him to collect what is rightly coming to him. I knew a merchant—he is now clerking—who thought it was good policy to make people think he did not care when he was paid; that he was liberal to them in matters of credit, thinking that thereby he showed shrewd and subtle flattery. But a customer

can not help feeling that such a merchant is insincere about it—and he is! At one stroke he loses both the customer's account and respect.

It's a thousand times better for any merchant to come out flat-footed and go after a reputation for strictness with all his might. If there are not plenty of people in the community who appreciate this sort of business sincerity, he had best pick out a better location. It would be easy to find one.

Of course, a merchant can not slam bang

away and grant credit to this one and deny that one like old Nero ordered around his puppets. He must study seriously how to avoid giving offense when he refuses credit or insists upon collection. No system can supply him with that sort of tact, although the right credit method will greatly reduce the risk; even make it possible for the man of average diplomacy and tact to lose little or nothing on "bad accounts," and at the same time build trade. The mere reputation for care will do that, as just pointed out.

CARE is the big word—of equal importance in both credits and collections, for careless work in either will block the results of good work in the other. A man may be careful to whom he gives credit, but if he is lax in collections, even the best of his customers will occasionally get behind.

Of the two, strict collections are more important, and for two reasons: First, in a great many cases it is really impossible to tell whether or not a party is worthy of credit until he is given a trial; second, it is safer and easier to refuse a man credit after he has proved himself unworthy under a fair chance. Thus, lax collections might take from the merchant a great many customers who would be good in case their bills were collected with businesslike insistence. On the other hand, it is evident that a lax credit system could be atoned for, in great measure, by strong collection methods, and without the risk of losing as much trade, if somewhat more money. All of which only serves to enforce the necessity of close team-work between credits and collections in the retail store the same as is done in the wholesale house.

In my own case, the question, "To whom shall grant credit?" concerns, mainly, new families that I know nothing about. But I have a fair knowledge of those that have lived in my trade zone for any length of time. I make it my business to pick up that knowledge. It is my business. I am always alert for authentic information bearing upon the integrity, and especially the financial resources of my customers, and prospects, as well. That is the very first step, but one that is never finished. Every day adds a mite to my quota of credit knowledge. I keep an eye out for changing commercial conditions such as the closing down of a factory, the crop prospects, strikes, real estate transactions, and so on—anything that might affect the financial standing of individuals and groups of people in my community.

Consequently, I often know whether or not it is safe to give a person credit without asking him any personal questions about his income, property, etc.

As already suggested, I do not have a set time each month when all customers

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must pay up. Yet all customers are treated alike in that when I once decide upon the time and the amount of credit I shall give them, individually, I bend every effort to get payment at that time; and, as it is always the most opportune time for the customer, collections are comparatively easy.

I early adopted the rule of getting people to pay up just as frequently and regularly as possible. This is gauged by the customer's occupation. If he is a farmer in class "A"—my best risk, a man whose farm is clear of debt and whose reputation is good—I give him six months, or a year if necessary; but I charge him three per cent interest on the loan. I have about fifteen customers in this class. But most of my trade are factory and railroad employees. In all cases I expect settlement each pay day. That is the easiest for the customer—and certainly is the most satisfactory for me.

My mechanical system consists simply of a single card file, containing about three hundred cards, 8x10 inches in size, one for each customer. On the face of this card is the name and the address of the customer and a simple record of total bills and his payments—my only permanent record. The cards are filed alphabetically, and are of various colors. The white cards are those who pay each week; the green pay twice a month, and so on. Each card bears a movable flag at the top. When the account becomes due each week or month, as the case may be, the flag is moved to the center. As soon as payment is made, it is slipped back to the left-hand edge of the card. But each succeeding day that the account remains unpaid after it is due, the flag is moved a notch farther to the right. Thus a glance at the tops of these cards indicate the status of accounts, and give automatic warning of overdue accounts. As soon as it becomes four days overdue, a formal notice is mailed to the customer under one-cent postage. If the account remains unpaid for seven days it is called to my attention, and I send a personal letter to the customer; sometimes I make a personal call.

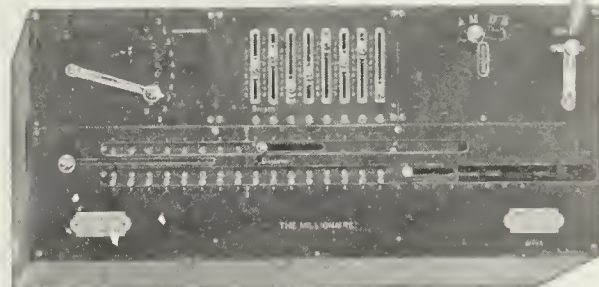
These cases, however, are few, averaging only one or two each week—due, perhaps, to the fact that I have a definite understanding with my customers, and to the fact that my persistent follow-up has educated them to pay promptly.

The back of the card contains my credit information, including the customer's occupation, his business address, and so on, especially any information that might come in handy should I find it necessary to make him a personal visit, or write him a personal letter.

Right here is the Vital Difference

THERE is only one calculating machine built that requires but one turn of the crank for *each figure* in the multiplier or quotient—and that is the "Millionaire" Calculator.

To illustrate the time and labor saving value of this feature—491,769 is multiplied by 243,675 with *six turns* of the "Millionaire's" crank. Any other machine in this instance would require *twenty-seven turns*—or a turn for *each unit of each figure* in the multiplier.



"MILLIONAIRE" CALCULATOR

The "Millionaire" is *not* an adding machine adapted to multiplication and division, but a *real* calculator, fitted for the most complex computations.

A "Millionaire" outlives two ordinary machines. In our shop we recently overhauled the first "Millionaire" sold. Its working

efficiency today is as high as it was fifteen years ago.

Over 100 "Millionaires" are in use by the U. S. Government Departments. The largest corporations and firms in America have each purchased several of these machines.

Write for booklet and arrange for free demonstration.

W. A. MORSCHAUER, Sole Agent, Rooms 4039-4042 Metropolitan Building, New York

The Standard of Pencil Excellence

A. W. FABER



"CASTELL"



The most perfect writing and drawing equipment it is possible to produce.

ESTABLISHED 1761.

A. W. FABER, - - - NEWARK, N. J.

Let Us Give You this Book

On Loose Leaf Record Keeping

It's a practical book of 160 pages, giving information of great value to every one interested in book and record keeping.

Illustrates and describes 40 different forms that mean short cuts in office work and the saving of time and money.

Moore's Modern Methods

are in use by over 70,000 business men who have asked for this FREE BOOK.

John C. Moore Corporation

822 Stone St., Rochester, N. Y. Established 1839
Makers of everything in the line of Blank Books, Loose Leaf Systems and Office Stationery.



CLIP THE COUPON—MAIL IT TO-DAY
We make to order Loose Leaf Ledgers, Account-
ing Sheets, Bound Blank Books, and do Special
Ruling and Printing of all kinds. Our
Expert Accounting Department will
prepare a Special System for
your business. FREE! OF
CHARGE upon request.

On these visits I have a friendly discussion about my credit system, emphasizing the automatic part of it. Often I find the bread-winner to be down sick—giving me the chance to extend his credit and let him pay up by installments when he recovers. The effect of this upon his patronage and my reputation in general is evident.

Well, the compact card file is about all there is to my system. But my cashier guards it zealously and keeps it up to date. That is what puts big value into simple systems. The little flags automatically call

for follow-ups on overdue accounts—and that is half the collection battle. For I find that we generally get what we go after, if it rightly belongs to us—including the customer's good will as well as his money if we keep good natured about it. Getting in the money goes hand in hand with good natured persistence; while a simple card index goes hand in hand with persistence. It pays to take the time to build up a well defined little retail credit system—even to get the reputation as a crank on collections, if necessary.

In writing to advertisers, please mention BUSINESS

All goods required by the branch stores are called for on regular requisitions. These requisitions are made in triplicate. The original to be the main office copy, the duplicate for the use of the order clerk, and the triplicate to be retained by the manager of the branch store.

DAILY STATEMENT OF AFFAIRS					
BRANCH STORE 1					
1	CASH SALES				
2	GOODS CHARGED				
3	SALES FOR DAY				
4	CASH SALES				
5	CASH ACCT CHARGES				
6	TOTAL CASH				
7	CASH PAID OUT				
8	WAGES				
9	CASH ON HAND				
10	CASH HEREWITH				
11	CHARGED ACCT DUE				
12	CHARGES FOR DAY				
13	TOTAL AMT DUE				
14	RECEIVED ON ACCT				
15	BALANCE DUE				

FORM 5.

As the order clerk assembles the goods he checks those which he has in stock and returns his copy to the office. If any items remain unchecked they are ordered (it is taken for granted that items not checked are not in stock) and a record carried in a future file. The requisition is now priced at cost plus 10% and handed to the billing department.

In a business of this magnitude a billing machine should be used making as many copies as are necessary. The first copy would be on the left of the sales sheet, (form 1); second, the invoice; third, tissue copy of invoice; fourth and fifth, delivery sheets; sixth, shipper's copy.

In making out the invoices the number of the branch store is placed in a prominent space and as the amount is carried to the branch store column is also placed in a column provided for it. The invoice is held until the last mail for the day. The reason for this will appear later on.

The tissue copy is placed in a file numbered from 1 to 200 or more and is used in making up form 1. The delivery sheets and the shipper's copy are handed to the shipping clerk who hands the delivery sheets to the teamster and retains the shipper's copy. The delivery sheets are made of carbonized paper and have descriptive matter only, no quantities or prices. This is done so that all goods delivered must be counted at the time they are received and quantities noted thereon.

Completely Equipped with regular 12 point Pica Type Ribbon Counter Chases Reglets Ball Bearings Cabinet Stand and all Accessories.

NO EXTRAS TO BUY



MODEL "A"
Price \$100
Guaranteed to pay for itself within a year if used intelligently.

Print your own LETTERS AND CIRCULARS

WITH THE

NIAGARA

Multiple Typewriter

DEVELOP your Mail Order Department. The one Department that nets the largest returns from the smallest investment. Having laid your proposition before your prospect, through the medium of a NIAGARA type-written letter (the personal kind) and notifying him that your agent will call on a certain date, ten times out of ten the agent will secure larger orders at less expense than formally—all due to the few cents spent in a good circular campaign.

Let us prove this, to your entire satisfaction, by installing a Niagara at once.

Guaranteed
and on 10 Day Trial if Desired

NIAGARA MULTIPLE TYPEWRITER CO., Niagara Falls, N. Y.
SALESMEN WANTED EVERYWHERE



STONE'S 52-SHEET CALENDAR

STONE'S WEEKLY CALENDAR is different from and better than other Calendars.

It is unusual and is appreciated in the business office or the home for its great usefulness.

A fresh, clean Calendar sheet for *every week* in the year. Large, plain figures with memo. form opposite each date, a Calendar of the current month on every sheet, and a full year's Calendar under the pad.

THIS IS AN IDEAL CALENDAR

Your advertisement at the top is conspicuous. It keeps your name and business constantly before those you wish to reach in a very attractive way. It serves nicely as a useful representative.

This Calendar will get a good place on the wall and stay there for a full year regardless of how many other Calendars are received.

ACTUAL SIZE 5x18 INCHES

Occupies a small space on the wall. Printed in 3 colors of ink.

If you want big results from your Calendar investment, try STONE'S WEEKLY CALENDAR.

Complete Calendar with prices sent on request, all we ask is that you write on your business stationery, and say how many Calendars you need.

Get Full Information NOW

THE STONE PRINTING & MFG. CO.
ROANOKE, VIRGINIA



**Let Us
Introduce You
to**

**Cost Experts Systematizers
Accountants Auditors
Commercial Law Experts
and Business Organizers**

Did you ever want the services of an expert accountant in a hurry?

Did you ever wish that you had your finger tip on a man who could organize your factory?

Did you ever wish you could secure a man to install a perfect cost system?

Did you ever want a speedy and accurate audit of your books?

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These wants and desires occur in every business and it is for this reason alone that we conduct the International Accountants' Service Department.

We can at all times place you in immediate touch with expert cost men, accountants, auditors, systematizers, business organizers and commercial law men.

They will be in your immediate vicinity and are trained in the most thorough manner to render you the most efficient service possible.

Tell us what you want and we will send our recommendations FREE OF CHARGE.

It is our business to help your business.

**THE INTERNATIONAL
ACCOUNTANTS' SOCIETY.
DETROIT, MICH.**

As these sheets are of carbonized paper the signature of the clerk receiving the goods will appear on both copies, one of which is retained and the other returned to the main office by teamster and compared with the invoice which has been held until the return of this delivery sheet, and if they agree the invoice is mailed.

The shipper's copy has quantities and descriptive matter only, no prices. These copies are made by using blinds under tissue copies of invoices at the time they are made out. As the goods have been assembled by the order clerk and the invoice made from his copy the delivery sheets and shipper's copy must have the quantities inserted by different clerks and affords a complete check on the transaction.

By referring to sales sheet, form 1, you will notice that the branch stores column is

DAILY SUMMARY OF RECEIPTS							
STORE		STORE		STORE		STORE	
1		51		101		151	
2		52		102		152	

FORM 6.

The amount is extended to the return column under branch stores. The tissue copy is used to make a recapitulation of returns and the totals posted to the credit of the various branch stores. The total of column is posted to the credit of Branch Stores in general ledger. The tissue copies of invoices are white, while those of the credits are pink, eliminating all chances of errors.

Form 5 is a daily statement of affairs, showing total business done for the day by each branch store, the cash sales, cash received on account of goods charged, goods charged for the day, balance due for customers, expenses with receipts and total amount of cash turned in.

Referring to Cash Book, form 2, you will notice the debit and credit columns under branch stores, with the number column to the left. To

handle 200 or more daily reports of cash receipts would require a large amount of labor were they entered item by item in the cash book, but by using and adding machine

YEARLY COMPARISON OF SALES-RETURNS
1912-1925

BRANCH STORE 1					
	SALES	RETURNS	NET SALES	INCREASE	DECREASE
1912					
1913					

MONTHLY COMPARISON OF SALES-RETURNS 1913							
BRANCH STORE 1							
1912		1913		NET SALES			
SALES	RETURNS	SALES	RETURNS	1912	1913	INCREASE	DECREASE
JAN							
FEB							

DAILY COMPARISON OF SALES-RETURNS JANUARY 1913							
BRANCH STORE 1							
1912		1913		NET SALES			
SALES	RETURNS	SALES	RETURNS	1912	1913	INCREASE	DECREASE
1							
2							
3							

YEARLY COMPARISON OF RECEIPTS 1912-1925					
BRANCH STORE 1					
	CASH SALES	RECEIPTS ON ACCT CHARGES	TOTAL CASH	INCREASE	DECREASE
1912					
1913					

MONTHLY COMPARISON OF RECEIPTS 1913							
BRANCH STORE 1							
1912		1913		TOTAL RECEIPTS			
CASH	ACCT CHGS	CASH	ACCT CHGS	1912	1913	INCREASE	DECREASE
JAN							
FEB							

DAILY COMPARISON OF RECEIPTS JANUARY 1913							
BRANCH STORE 1							
1912		1913		TOTAL RECEIPTS			
CASH	ACCT CHGS	CASH	ACCT CHGS	1912	1913	INCREASE	DECREASE
1							
2							
3							

double, i. e., sales and returns. Amounts entered in these columns are not posted item by item or day by day but in a sum total at the end of the month. From the tissue copies referred to above and which were placed in a file or retainer, a recapitulation is made for all stores.

The total of these recapitulations must equal the total of the sales column under branch stores on sales sheet. The various stores are charged with their respective amounts and the total charged to Branch Stores in general ledger. When any goods are returned by any of the stores a credit memo is made on sales sheet in the same manner as the invoices, omitting, of course, the delivery and shipper's copies.

The respective cash amounts can be recorded in a very short time, on a special sheet, form 6, and the total carried to cash book as sundry cash receipts from branch stores, (item 10, form 5).

Form 5 is placed in retainer or file with tissue copies of invoices and credits. At the end of the month a recapitulation is made and the total cash received by each

store is posted to the credit of the branch store in the branch store ledger. The grand total of these recapitulations must equal the total of the credit column under branch stores in cash book and this total is posted to the credit of Branch Stores in general ledger.

Referring again to cash book, you will

to the operating or expense end of the business.

All expenses, such as rent, taxes and water rents, where property is owned; insurance, advertising and such other items of expense, as may be chargeable to branch stores, should be entered on vouchers and passed through the register. This column

requires an analysis at the end of the month and as the entries are not so numerous it can be done in a very little time. The branch stores are charged with their respective amounts in branch stores ledger and Branch Stores in General Ledger is charged with the total amount of this column.

With this system of accounting there is but one account in General Ledger, "Branch

YEARLY COMPARISON CHARGES AND PAYMENTS ON ACCOUNT 1912-1925					
BRANCH STORE 1					
	CHARGES	CREDITS	AMOUNT DUE	INCREASE	DECREASE
1912					
1913					

MONTHLY COMPARISON CHARGES AND PAYMENTS ON ACCOUNT 1913									
BRANCH STORE 1									
1912		1913		AMOUNT DUE		INCREASE		DECREASE	
CHARGES	CREDITS	CHARGES	CREDITS	1912	1913				BALANCE DUE
JAN									
FEB									

DAILY COMPARISON CHARGES AND PAYMENTS ON ACCOUNT JANUARY 1913									
BRANCH STORE 1									
1912		1913		AMOUNT DUE		INCREASE		DECREASE	
CHARGES	CREDITS	CHARGES	CREDITS	1912	1913				BALANCE DUE
1									
2									
3									

YEARLY COMPARISON OF EXPENSES 1912-1925									
BRANCH STORE 1									
	WAGES	RENT OR TAXES	ADVER'G	INSURANCE	SUNDRIES	TOTAL	INCREASE	DECREASE	
1912									
1913									

MONTHLY COMPARISON OF EXPENSES 1912									
BRANCH STORE 1									
1912		1913		TOTAL EXPENSES		INCREASE		DECREASE	
WAGES	RENT OR TAXES	ADVER'G	INSURANCE	SUNDRIES	1912	1913			
JAN									
FEB									

find a debit column under branch stores which is used for operating expenses and the items entered in this column are handled precisely the same as cash receipts, only on a different colored sheet to avoid errors in making the recapitulation.

The various branch stores are charged with their respective amounts as shown by this recapitulation and the grand total must equal the total of the cash book column. Item 7 on form 5 is used to make the above cash book entry. Wages will appear on form 5 (item 8) once a week and should be totaled on a sheet similar to form 6, but of a different color.

The Journal is used principally for cross or adjusting entries as well as for transfers from one store to another.

Form 4, voucher register, is also provided with a branch store column and a number column to the left of same. This pertains

Stores." An analysis of this account will show that it has the following debit items: Inventory, Sales or Goods Delivered to Branch Stores and Operating Expenses. The credit items, Receipts from the Branch Stores, Returns and Inventory. The balance will show the profit made by all the branch stores. The profit, however, is in excess of the actual profit made as 10 per cent was added to cost of goods at time of delivery. This 10 per cent was added in order to cover some of the losses which the branch stores might have during the year.

The balance of this account is the total of all the balances as shown by the branch stores after they have been credited with the amount of their respective inventories,

MONTHLY SUMMARY OF SALES AND RETURNS											
STORE	SALES	RETURNS	STORE	SALES	RETURNS	STORE	SALES	RETURNS	STORE	SALES	RETURNS
1			51			101			151		
2			52			102			152		

FORM 11.

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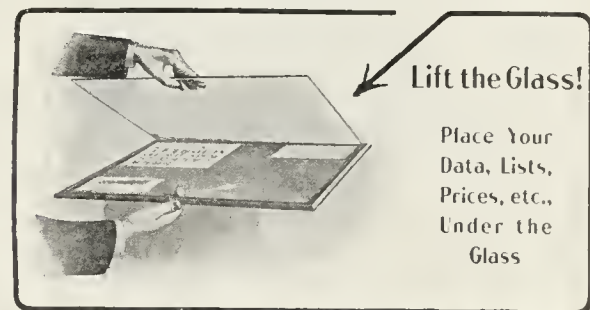
All pens may look alike, but expert inspection and wear show the real qualities. Esterbrook pens stand the test of constant use. Their reputation extends over half a century. A style for every writer.

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will increase the efficiency of your desk because many things may be kept in plain sight for

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Also for CLERICAL desks, PUBLIC writing desks, and all places where a HARD, SMOOTH, CLEAN and SANITARY writing surface is required.

No Need of Additional Expense for Blotter Replacement



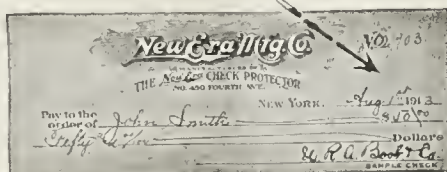
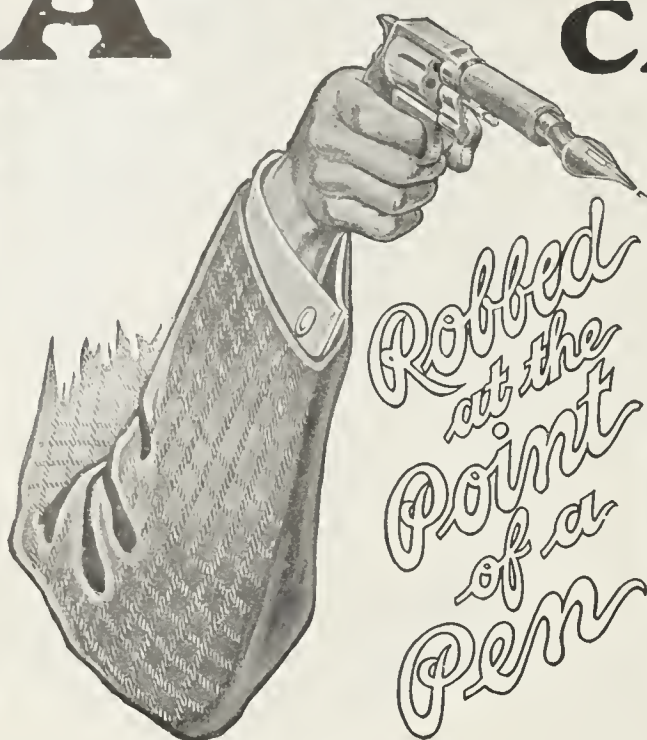
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If you don't
PROTECT YOUR CHECKS

The Story of Mr. Takachance

MR. TAKACHANCE wrote a check. It was the 99,999th check or so that Mr. Takachance had written during 20 years of business life. He signed it, sealed it and mailed it to a very reliable firm. Then he forgot all about it, happy in the knowledge of another just debt paid.

ABOUT 3 weeks passed by and then Mr. Takachance had his pass book balanced. He found this check but, oh, how changed it was. The only thing he recognized about it was his perfectly good signature.

THE perfectly reliable firm never received the check. It may have been stolen from the mails or have gone astray in a hundred other different ways. However, Mr. Takachance found that it had been raised from \$10.27 to \$50.27.

AFTER this experience Mr. Takachance never signed a check unless it was protected by the limiting imprint of the New Era Check Protector. If he had only listened to common every day logic *before it happened* he would have invested the comparatively small sum of \$10 for a New Era Check Protector.

THIS same thing is happening to business men to the tune of over \$15,000,000 annually. Just think of it, over \$15,000,000 every year. Insurance companies who know

the exact percentage of risk they run in all kinds of hazards have found the chances to be so great *against* the bank depositor that they cannot afford to assume the risk at any price.

YOU cannot write a check that cannot be raised unless you protect it by our method. Perforators, red ink, erimpers and other forms of so called "protection" are worthless. There are 8 check raisers to every other criminal. The Law holds you responsible for any loss occasioned by a raised check so long as your signature is on it.

CHECK Protection of the New Era kind is a growing religion among wise, careful business men. The imprint of the New Era Check Protector is obtained by the only recognized system of perfect check protection. The characters of the amount are made by driving indelible ink through and through the check and at the same time the fibre of the paper is so macerated and weakened that any attempt to remove or change it, results in destroying the check.

YOU get one and let the other fellow lose.

HIGH GRADE SALES AGENTS CAN SECURE VIRGIN TERRITORY NOW.



New Era Check Protector

The first low priced Check Protector to do work that is unalterable. Beautiful nickel finishes workmanship of the highest degree, guaranteed absolutely, and built to last a business lifetime. 6 in. high, 3 1/2 in. wide, weight but 2 lbs. making it a handy efficient desk machine that is always where you want it when you want it; standing sentinel over your Bank Account. It is equal to the machine costing three to fifteen times as much.

\$10

The New Era Price
New Era Mfg. Co.

452 Fourth Ave. N. Y. City

Gentlemen --

- ☐ Kindly comply with any or all of the following requests as checked by me:
- ☐ Enclosed find \$10.00 for one New Era Check Protector to be delivered to me immediately, charges prepaid.
- ☐ Send me one New Era Check Protector for ten days' trial at no cost to me whatever.
- ☐ Send me literature covering the subject of Check Raising and your Check Protector.
- ☐ Enclosed find check made out in my usual style. Kindly return to me raised, with explanation.
- ☐ Clip this coupon, attach to your card or letterhead and send to us.

New Era Mfg. Co. 452 Fourth Ave., New York City.

and these balances as shown by the various branch stores will show the profit made by each store. The following forms are to be used on a card system and kept in a drawer arranged for them on the manager's desk:

Form 7-a, white card, shows the daily amount of goods delivered and the returns in comparison with a year ago. The data for this card is obtained from the tissue copies of invoices and tissue copies of credits, referred to under sales-book, form 1. The totals of these cards for the month are carried to form 7-b, buff color, and will furnish the monthly comparison of goods delivered and returns. The totals of form 7-b are carried to form 7-c, salmon color, and will give the yearly comparison of goods delivered and returns.

Form 8-a, white card, is the daily comparison card of receipts and is made up from items 4 and 5 on form 5. The totals of these cards for the month are carried to form 8-b, buff color, and give the monthly comparison of receipts. The totals of 8-b are carried to form 8-c, salmon color, and give the yearly comparison of the receipts.

Form 9-a, white card, is the daily comparison of goods charged and is made up from items 12, 14 and 15 on form 5. These totals are carried to form 9-b, buff color, and give the monthly comparisons. Totals of 9-b are carried to form 9-c, salmon color and give the yearly comparisons.

Form 10-a, buff card, is a monthly comparison of expenses and is made up from items 7 and 8 on form 5 and from the analysis of the branch store column in the voucher register. The totals of this card will make form 10-b, salmon color, or yearly comparison color. A form similar to 7 could be used in making comparisons of the sales of the different branch stores; in place of sales and returns, use cash sales and charged goods, items 1 and 2, form 5.

In a general review of this system, in order to ascertain the cost of maintaining it, we find that the daily cards are those requiring constant attention. The monthly and yearly cards would require attention only occasionally. This probably would require the services of one clerk and taking into consideration that the working of 200 or more stores are involved is a very low wage cost.

As to the benefits and uses of these cards the manager has them on his desk, they are made up daily and he can tell at a glance "which way the wind blows." They will show him if a branch is doing more or less business, whether the receipts are keeping pace with the goods delivered, whether the branch manager is extending his line of credit or whether the cost of conducting the branch is increasing or decreasing. Any of these points can be followed and verified;

for instance, supposing the amount of goods delivered for the month shows an increase of 10 per cent, based on the corresponding month of a previous year. The question that would most naturally come to his mind would be the receipts. His monthly comparison card of receipts will give him this information.

In forming his basis he must take into consideration the percentage of profit added to the cost of the goods delivered; also whether the general run of prices on this line of goods is higher this year than during the past. A little mental calculation will show him this, and should it be the case that the receipts do not come up to the ratio of goods delivered it will prompt him to investigate further.

The next step would be in the direction of a comparative credit sales card, and upon investigating he finds that the manager of the branch store is extending his line of credit to his customers, thereby reducing his cash receipts on account of goods charged. While this may be only a temporary condition of affairs, and would right itself in a few months, and at the same time explain the difference, yet, to a shrewd manager, it would appear as a bad piece of business. Increased credits would increase the liability of loss, especially in the grocery business.

On the other hand, supposing that the amount of goods delivered is on the same basis of a previous year, but the cash turned in has increased a certain percentage, an extraordinary state of affairs, nevertheless possible. This could be brought about by the branch manager deciding to reduce his line of credit and confine himself more to a strictly cash business, collecting the amount charged, from his customers, and thereby reducing his charge accounts.

Comparisons can be drawn no matter in what direction, and with this system a manager can be able to conduct the branches at a practically low cost and at a great convenience to himself.

A Mortgage Better Than a Deed.

A Swede appeared in a lawyer's office one day and said.

"Meester lyer, I bote some land and I vant a mortgage."

"A mortgage?" asked the lawyer in astonishment.

"Yah, yah."

"No, not a mortgage," replied the lawyer. "What you want is a deed."

"No, no," insisted the simple Swede. "I vant no deed. I bote land from Pader Yohnson sum yahr ago and got a deed and anoder fellar coom long mit a mortgage and took the lant, so I dink a mortgage bin besser than a deed."



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EVER NEED DUPLICATES

Of Form Letters, Price Lists, Bills, Invoices, Drawings, Menus, Reports, ANYTHING? Then take advantage of our offer of

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is the simplest, easiest and quickest method of duplicating, on the market. **100 Copies** from Pen-written and **50 Copies** from Type-written Original.

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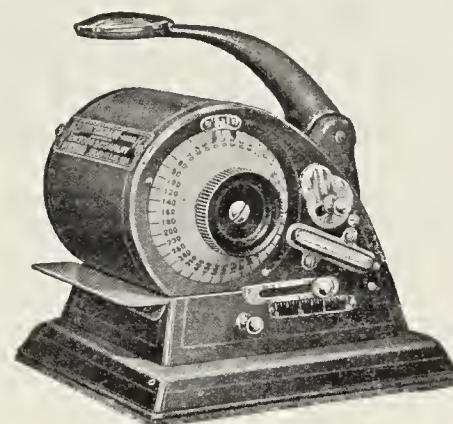
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CREDIT—The life of a business may depend on the bank balance

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Your check is a draft on your credit—an order that your bank is bound to honor, if your signature is genuine. Your bankers are responsible for the signature alone.

Yet any small check you write, passing through many unknown hands on its roundabout journey back to your bank, can easily be raised over your signature, and cashed for hundreds or thousands of dollars of your money *unless it is really protected by the*



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For fourteen years the Protectograph system has safeguarded the biggest bank accounts in the world. We want to protect yours, and you owe it to yourself to let us do it. Used by the U. S. Treasury and other Government departments, by at least 90 per cent of the commercial banks, and by some 150,000 progressive business houses, large and small, in all lines.

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Mail this Coupon

Pin it to your letterhead. We will show you exhibits of raised checks and how your good reputation can be used to defraud you.

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Largest Makers of Check Protectors in the World
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FREE

Please mail to address shown on attached letterhead, samples of "raised" checks, showing how they were "raised."

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Business 9-13



Cut Her Work In Half

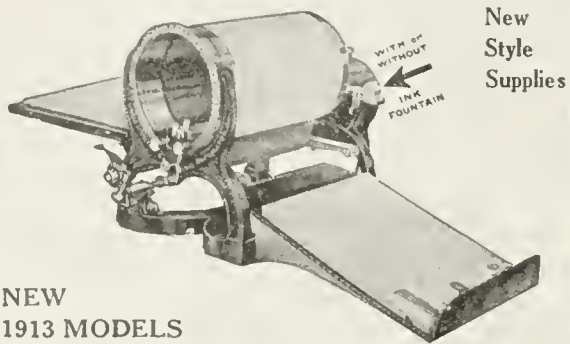
Your stenographer's time is too valuable to spend duplicating letters. This work can be done just as well and twenty times faster by your office boy in his spare moments with an

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The Underwood Revolving Duplicator takes up no more room than a typewriter—it is neat, clean and almost noiseless. It does as good work as the big complicated power machines, at the rate of 50 perfect copies a minute. It will earn and save money for you every day.

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Practical Methods for Improving Business Routine—Short Cuts That Save Time and Effort, Lessen Costs and Multiply Profits

Unique
and Successful
Sign
Advertising



BER'S FOR HARDWARE," and so on.

At one prominent cross roads, an old square piano is perched high—about twenty-five feet—up on four posts to which its four legs are securely fastened. A sign on this spectacle says: "HEBER'S PIANOS STAND THE TEST." and this merchant declares that his freakish piano sign has been the means of selling at least a dozen pianos during the four months it has thus far stood the weather test.

Soap
and Water
and
Sales



of his manager's great success is due to "a soap and water diet," as he puts it.

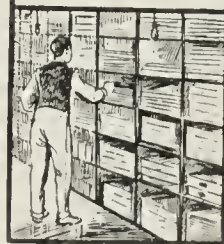
A kindred hobby of this manager is his insistence that clerks shall keep the things

A MIDDLE - STATE general merchant gets added value out of road sign advertising by putting up signs that are fashioned to represent in shape the various lines he sells. A big sign shaped like a boot nailed high up in a tree will bear the words, "HEBER'S FOR SHOES;" a big saw bears the words: "HE-

that are under the counter and on the lower shelves—all the things that are not seen by the customer—in just as clean and orderly a condition as the goods that are out where customers can see them. This manager maintains that if the hidden parts of the store are kept clean that the stock and fixtures and cartons that are not hidden will take care of themselves—and the clean and orderly condition of all the stock in this store bears witness to his sagacity in this respect.

"Not ashamed to have any customer see behind the counters in any part of the store," is his "first law of stockkeeping."

A Model
Stationery
Room



AT ONE of the largest local agencies of a transcontinental freight line, considerable trouble was experienced in storing, distributing and handling the large supply of stationery necessary for the proper conduct of the business.

When it was decided to build a new office at Chicago the agent at

this point took advantage of the opportunity to have a special room built for the stationery. It is a rectangular room with shelves three high on the east and west sides and also in the center with an aisle all around which permits of easy access to all the shelves. Each compartment is numbered to correspond with the pages of an index book which show the style and stock number of the stationery or supplies.

Each department has one day of each week to order the stationery necessary and a requisition blank is used which

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shows the date, section number, form number and kind of stationery desired. It is signed by the head of the department and vided by the chief clerk before it is filled by the stationery clerk.

The value of the system was shown when the stationery clerk consumed only four days in making up his quarterly requisition, which formerly took eight days.

The saving is made more apparent when it is considered that there are 300 forms in daily use, about 1,200 in monthly use and about 5,000,000 separate sheets used yearly.

Merchant Gets
the Factory
Manager's
Co-operation



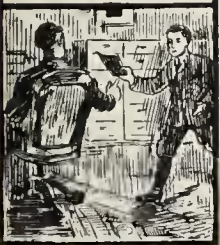
IN AN INDIANA factory town one department store manager supplies several factory managers with pay envelopes without any advertisement on them. In each envelope, however, he inserts a white sheet filled with special offerings. The little sheet is always headed "OLIVER'S OPPOSITION TO THE HIGH

COST OF LIVING," and though he does not make numerous offerings, he always makes a price on a few necessities so low that they compel attention.

Furthermore the prices are good only on the day following pay-day, and only to those who bring with them the little white slip.

"Thus," says this merchant, "we get the working men to visit us immediately after pay-day, and most of them buy much more than the advertised bargains."

A Time-Saving
Personal
Filing
System



"HOW DID YOU DO IT?" asked the salesman much surprised when the prospective buyer had signaled a boy and produced some advertising literature the salesman had given this man several months before.

"Easiest thing in the world," said the office man. "It's a little system every man in the office follows, and you

never find a fellow in this office rummaging through a mess of papers in his desk, wasting a lot of precious time trying to find this or that thing, knowing that he has it around somewhere.

"You know in the course of a few months a considerable mass of stuff comes to the average man in an office that he feels he would like to keep—advertising matter, clip-

Do you Dump all Time Charges That Cannot Readily be Identified into "Overhead Expense?"



MANY a serious loss is incurred by dumping all time charges that cannot readily be identified into that convenient receptacle "overhead expense".

By using an

International Time and Cost-Keeping System

and so arranging your time and cost keeping that you can properly apportion charges to different parts, jobs, operations or departments, you turn on the searchlight and stop waste that might otherwise go on for months or years.

Let us show you how it can be done.

International Time Recording Co. of New York

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International Time Recording Co., Ltd.
151 City Road, London, E. C., England

Lock Box 972
Endicott, N. Y.

BERLIN OFFICE:
International Time Recording Co., m. b. H.
135-136 Alexandrinenstrasse, Berlin, S. W. Germany.

pings from magazines and papers, clever letters, and so on. Usually he chucks them away in his desk drawer. We did before the installation of a little general private filing system was introduced which keeps our desk drawers clear of rubbish—and, believe me, it's no little help to progress when a man feels his desk is in order clear through all the time.

"This little book here with the marginal index is the backbone of our system. Whenever anything comes along that we don't

want to throw away, the name of it goes down in its proper alphabetical place in this book, and along side of it a file number. Each man is assigned 500 numbers. You see I have 2,001 to 2,500. The file boy knows that these numbered documents, or whatever they may be, all go into the general private file.

"The minute you mentioned the name of your device I remembered the literature you left the other month, looked into this little index book, jotted down the number—and

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THE American Business and Accounting Encyclopedia forms the greatest business library yet published.

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The work contains over 1,500 pages of Business, Accounting and Bookkeeping methods, questions and answers, systems worked out in detail, Commercial Law definitions, Commercial Law forms; all explained in a clear, concise and understandable manner, no technical explanations and generalities.

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The International Accountants' Society
DETROIT, MICHIGAN

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Remember this does not cost you one cent; why not take advantage of this liberal offer NOW.

there I have before me the little memo of the price you made me at that time.

"But that, of course," the office man concluded, "is not a real example of the value of the system. Often a man will suddenly feel the need of something explained or offered in literature that came to his desk at some past time. At that time he thought he might have a use for it at some future time. He files it and jots down its name in this little book where he can always find it in a hurry. The system is as simple as they make 'em, but this application of it is mighty satisfactory."

Effective
Postal
Card
Advertising



WHILE a general merchant was in a big city not long ago, buying new goods for his spring opening event, he took the time to have illustrated postal cards mailed to each of the names on his mailing list of some twelve hundred.

He wrote out this message in his own handwriting: "Dear

Friend: Am here getting the very latest things in spring goods for you. Cordially, J. M. Oldwood."

Then he got a city printer to have a zinc etching made and run off this message on all the cards, making the ink match that used for filling in the name of the addressee—to make it look as though each card were personally penned by the merchant.

He says that this proved to be extremely effective advertising. It showed all his customers that he had them in mind when he was away from the store. It impressed the fact that he was away in their behalf.

The entire expense of this advertising was less than twenty-five dollars and an hour of time. The printer employed a man to address the names, matching as nearly as possible the merchant's handwriting.

"Another point," says this merchant, "there's no chance for jealousy when you remember every one of them."

Team Work
by
Local
Industries



CITIES throughout the country may take profitable lessons from the growth and development of the market co-operation idea in Chicago.

Five thousand retail merchants and twenty-eight hundred local manufacturers were invited to participate in the third annual Made-in-Chicago Week celebration held August 11-16,

inclusive. It is estimated that no less than 15,000 show windows were filled with Chicago-made goods during the week.

As in former years the celebration was held under the auspices of The Chicago Association of Commerce and the direct supervision of the Market Co-operation Committee, together with business organizations throughout the city, including many near-by suburbs. The association furnished, without cost to retailers, attractive window signs printed in several colors with the following wording:

"GOODS DISPLAYED IN THIS WINDOW ARE MADE BY CHICAGO MANUFACTURERS."

Fifteen thousand of these cards were printed and delivered on request either direct to the merchants or through their local business organization.

Three years ago the window display feature was confined to the downtown district. Last year the celebration was extended so as to take in many other business neighborhoods in the more active retail centers of the city, and this year the plans were extended so as to include the entire city with bordering suburbs.

In writing to advertisers, please mention **BUSINESS**

Detroit is planning a similar affair for the second week in September and the main object is to bring the local manufacturer and retailer closer together in the matter of personal acquaintance and to foster a wider knowledge and understanding among the citizens as to their own city's wonderful versatility, industrially and commercially. Frequent instances have been shown where goods manufactured in Chicago for example have been sold to jobbers in other markets and resold to the Chicago retailer with the result that the consumer finally pays two or three extra profits and unnecessary transportation charges. It is not to be expected that all of one city's products can be sold at home and it is not intended or expected that the residents will buy home made goods exclusively, but the legitimate purpose is to show the people the wonderful resources of their own city as a manufacturing center as well as a market.

Music
Makes Good
Nature—
and Sales



variety of stock at one popular price.

On these busy days—Mondays and Saturdays, especially Saturday afternoon—he employs a small string orchestra to render popular music.

"You see," says this merchant, "most of the women that come into my store are more or less tired from walking. The hurry and the bustle of clerks around the store is irritating—or was irritating until we started the music plan.

"This music puts both the clerks and patrons into good humor, and good humor does sell shoes," continued this merchant. "But this is the significant fact: The average amount of sales per clerk has jumped up twelve per cent since introducing this feature—many times covering the cost of the music in increased profits.

"And think of the greater satisfaction," he concluded. "Fewer women stay away now because 'that store is too crowded.'"

The fact that music makes good nature and that good nature makes sales—better, makes steady patrons—is a much overlooked fact.

The
Importance of
Selling
Collar Buttons



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Reg. U. S. Pat. Off.

INCREASE the production of the *productive men* of your business.

The man whose time is most valuable is the man who will most benefit from the Dictaphone System.

Concentration, clear thinking, the power of expression,—all come when you dictate to the Dictaphone.

Outside of the incalculable increase in efficiency and convenience, the financial result of the Dictaphone system is that you save the cost of a stamp on every letter that goes out of your office.

Demonstration by appointment in your own office on your own work. Reach for your telephone and call up "The Dictaphone." If you don't find that address in your telephone directory, write to the nearest address below.

THE DICTAPHONE

(REGISTERED)

112 Woolworth Building, New York

(Columbia Graphophone Company, Sole Distributors)

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Indianapolis, Kansas City, Lincoln, Los Angeles, Louisville, Minneapolis, Montreal, New Haven, New Orleans, New York, Philadelphia, Pittsburgh, Portland, Me., Portland Ore., Providence, Rochester, San Francisco, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Vancouver, Washington, Winnipeg. Canadian Headquarters, 52 Adelaide St. W., Toronto.

"Your Day's Work"—a book we should like to send you

AN IOWA haberbasher not long ago went to considerable trouble to impress upon his trade the fact that his store was the place to go for collar buttons. He made a big window display; threads about four inches apart were suspended from the top to the floor of the window. On each thread a number of collar buttons were

attached about four inches apart. Cards of collar buttons lined the back of the window. Prizes were offered to those who guessed nearest the number of collar buttons in the window—one guess to each man who bought in this store even as much as one collar button during the time of the display.

This merchant argues that if he can get the people to come into his store when they need a collar button, they will likely come for other things; that the visit gives him the opportunity to give them such good and pleasant service that they will come again.

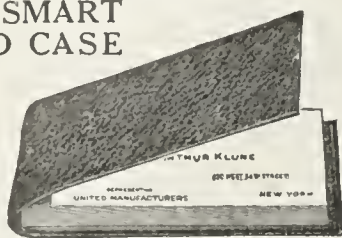
A Modern Miracle in Cards

Peerless Patent Book Form Cards

are bound in books containing 25 cards each and are carried in a genuine seal leather case. When a card is presented it is detached from the book and there isn't the slightest indication of a rough edge. The detached edge is just as smooth as every other edge. You can hardly believe your eyes when you examine it. Send for a sample tab and try it yourself. You know the advantages of having your cards always clean, perfectly flat, unmarred, and always together. There is no embarrassing search through all your pockets only to dig up a soiled, rumpled card. Peerless Patent Book Form Cards pull your hand right to the case. Handsomely engraved, they prove you are an up-to-date man with whom quality counts.

Write for Samples Now

OUR SMART CARD CASE



THE JOHN B. WIGGINS COMPANY

Sole Manufacturers

Engravers Die Embossers Plate Printers
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To Our Subscribers

Any subscriber who will send us one or more new subscriptions to BUSINESS will be liberally rewarded with cash.

Write for full particulars or send in any new subscriptions you can and leave it to the

Circulation Manager,
BUSINESS, Detroit, Mich.

DON'T

Ask BUSINESS for

Mailing Lists

"That's Our Business"

Ask for our "Silent Salesman No. 57 for 1913." It's Free and contains over 2000 different mailing lists. For instance:

109 Aeroplane Mfrs.	-	-	\$ 2.50
107 Aviation Supply Dealers	-	-	2.50
556 Auto Manufacturers, Strictly	-	-	3.00
6,337 Auto Garages	-	-	15.00
13,191 Auto Dealers and Agents	-	-	25.00
4,525 Auto Repairs	-	-	10.00
2,749 Auto Supplies	-	-	7.50
166 Auto Supplies, Whol.	-	-	2.00
63 Auto Jobbers	-	-	1.00
521 Auto Tool Mfrs. and Dealers	-	-	4.00
227 Auto and Buggy Top Mfrs.	-	-	2.00
957,000 Auto Owners, Per M.	-	-	2.00
150,000 Auto Ford Owners, Per M.	-	-	3.00
123 Auto Tire Mfrs.	-	-	1.50
267 Auto Truck Mfrs.	-	-	2.00
384 Advertising Agencies	-	-	4.00
514 Mfrs. and Jobbers Advertising Novelties	-	-	3.00
50,000 Agents, Books, etc., Per M.	-	-	4.00
50,000 Agents and Canvassers, Per M.	-	-	4.00
733 Amusement Parks	-	-	5.00
3,750 Department Stores	-	-	5.00
2,205,303 Farmers, Per M.	-	-	2.50
1,976 Five and Ten Cent Stores	-	-	5.00
17,822 Five and Ten Cent Theatres	-	-	40.00

ASK FOR ANY OTHER LIST YOU WANT

Trade Circular Addressing Co.
168 WEST ADAMS STREET, CHICAGO
Established 1880

C.P.A. Questions and Answers

□ □ □ By R.J. Bennett C.P.A. □ □ □

Answers to Auditing Questions from Minnesota C. P. A. Examination—Continued from August Number.

Answer to Question 11.

An investigation on the part of a projected purchasing company would be largely limited by the demands of the selling company. The bookkeeping or accounting methods would not be under examination so much as the net realizable value of the available assets less the obligations and liabilities. Their worth as a going concern and their relation to the average profits during past years and the amount of good will with which the proposed purchaser is to be charged. The aggregate and average profits for a term of four or five years should be considered and fully verified. Fraud on the part of employees of the vendor before the deal was consummated would no doubt warrant the purchaser in voiding the agreement or in making a deduction from the payment, whereas if the settlements were completed probably he would have to recover his loss through the courts. Innocence on the part of the vendor would not relieve him from the responsibility for the acts of his agents or employees.

Answer to Question 12.

In the case of deceased partner the business must be closed and the profits divided according to the terms of partnership. The accountant must determine whether the retiring or deceased partner's account is correct by a detailed audit. The remaining partner may continue alone or buy out the interest from his partner's estate, whereas in selling a business to another it is the ownership of the business which is sold, irrespective of the amount of the profits on hand, and there need be no cessation of business or settlement of its affairs to that date. An investigation in the former case would aim, therefore, to determine the exact value of the deceased partner's interest in the business at his demise, whereas in the latter case the value of the going concern and the probable future profit will form the basis and chief object of the investigation.

Suggested steps in an investigation for a retiring partner:

An audit of the accounts for the current year, and perhaps for two or three years.

Make the necessary adjustments, if any.

Prove the accuracy of the sales account for the period under review.

Determine the accuracy of the gross profits for the same period.

Analyze the net profits and determine their accuracy.

Adjust the capital account after all changes have been made.

Show adjusted Trading and Profit and Loss account for past year, if necessary.

Adjust balance sheet for former year, if necessary.

Make Trading and Profit and Loss account for the current year to date of dissolution.

Make balance sheet for the current year.

Answer to Question 13.

The Auditor's Certificate is a certification of the results of the audit as set forth in the statements to which it is attached. The extent of the certificate depends upon the scope of the audit, and anything short of a complete audit should be qualified in the certificate, as the auditor should not certify to anything which has not come specifically under his inspection. Suggestions for improvement in the system or management may be incorporated in his report, if one is made, or else verbally. If important adjustments have been made or suggested by the auditor, they should be in the report, while if desired for publication or for presentation to bankers for credit, a short form of certificate may be appended to the report. The following form of certificate may be used:

Philadelphia, January 4, 1914.

I have examined the books and accounts of the A B Company and I hereby certify that they are correct and in accordance with the balance sheet as presented above and that the profits are as stated therein.

J. L. BROWN,
Auditor.

This is usually attached to the balance sheet and profit and loss statement. It should be borne in mind, however, that a report and a certificate are two different things. The report is a more extended review of the company's affairs with the auditor's findings.

In writing to advertisers, please mention BUSINESS

Answer to Question 14.

A holding company is not the owner of the assets of the subsidiary companies which it may operate, and whose stock it controls, nor is it liable for their obligations except as a stockholder. The assets of the holding company are the shares of stock owned and its source of profit consists of dividends declared by the underlying companies.

The holding company may be organized by the major interests of the subsidiary companies; for example, the company is incorporated with a capital of \$1,000,000. The entire stock is taken by the incorporators in exchange for \$100,000 in cash and \$900,000 of stock in companies which they represent. The underlying companies retain their legal status but their control passes to the holding company.

Sometimes it is formed on a cash basis, and the stocks are purchased at a figure much below par, in which case the stocks are entered at par and credited to cash and surplus, or else charged to Investment at the cost price.

The earnings of the holding company are, as above stated, the dividends from the subsidiary companies, against which are charged the administration and other expenses, the balance being the net profit of the said company. Borrowings from or loans to the controlled companies are treated on the books of the holding company as they would be in the case of independent companies. The reports of the several companies may be appended to the holding company's report, but are independent of it. Sometimes, however, as suggested in the question, when the underlying companies are fully controlled the condition and earnings of all are consolidated in one balance sheet and one statement of earnings.

Answer to Question 15.

In the books of a building and loan association a General Ledger is not always kept, but it is better to do so, in which case it would contain the following accounts:

Stock Loans,
Real Estate Loans,
Investments,
Cash,
Real Estate,
Furniture and Fixtures,
Dues,
Dues in Arrears,
Interest in Arrears,
Notes Payable,
Surplus or Fund for Contingent Losses,
Profits (undivided),
Income and Expenses,


Expense,
Interest Credit,
Interest Debit,
Salaries,
Advertising,
Rent,
Attorney Fees,
Fines,
Premiums,
Entrance and Transfer Fees.

The Income Account into which the Income and Expenses are closed at the end of the fiscal period is the summary account, and the balance of this account,


being the net profits for the year or period, is transferred to the Profits account. This account is charged with the profits taken by withdrawing members, or completed series, but is never closed, as the profits added from time to time are never completely exhausted by withdrawals, as withdrawals do not take with them their full shares of accumulated profits, the balance belonging to the unmatured series. Other books, papers, etc., are as follows:

Members' Ledger or Roll Books,
Loan Register,

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These Bond Papers bear the



Trade-Mark
Water-Mark

COUPON BOND
AGAWAM BOND
BANKERS BOND
CONTRACT BOND
DEBENTURE BOND
DERBY BOND
HICKORY BOND
INDENTURE BOND
JAPAN BOND
PERSIAN BOND
RIVAL BOND
ROMAN BOND
SECURITY TRUST BOND
STANDARD BOND

There are Thirty-Four in all.

"Why Guess at the Right Quality of Paper for that Sales Letter?"

"The Letter itself is good—corking good—but why not be absolutely certain that the Paper on which it is written will increase, and not decrease, its pulling power?"

"There is a certain Bond Paper that will make that Letter most efficient—a specific Quality, Weight and Color that will unquestionably increase its attention-value and give us greater returns per dollar expended."

"Then why guess—why theorize? Let us know now exactly what Paper will be best for us to use."

That is it! Why guess at Paper Efficiency when you don't have to?

In our Portfolio—"How to Buy Business Correspondence Paper"—you will find Samples of "EAGLE A" Bond Papers and an analysis of their adaptability for certain Business Uses—the best recommendations and advice based on the practice and experience of Advertising Men and other Shrewd Paper Buyers.

[Write for this Portfolio Today, but please write on your Business Letter-Heading.]

AMERICAN WRITING PAPER CO.
41 MAIN STREET, HOLYOKE, MASS.

Twenty-Nine Mills under one management spell economy in making and selling. As a result you get the utmost in paper quality at the price when you buy

"EAGLE A" WRITING PAPERS
TRADE MARKED WATER MARKED

Sold by good printers and lithographers everywhere

See all the Modern Labor-Saving Devices for Office Use

—AT THE—

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CHICAGO, September 8th to 13th inclusive
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AN AFTERNOON or evening spent at the Chicago or New York Annual Business Shows is invaluable. Business men will find all the modern labor-saving devices on display. Manufacturers of all kinds of office appliances exhibit their very latest and best equipment. These concerns, of National reputation, send their experts to the New York and Chicago Business Shows to explain the devices which they display, and to suggest to business men better ways and means for getting efficient results in a business office more economically.

Billing Machines, Dictating Machines, Adding Machines, Book-keeping Machines, Calculating Machines, Duplicating Machines, Addressing Machines, Typewriters, Manibilling Machines, Business Phonographs, Office Furniture, Filing Devices, Pens, Ink, Paper, Fasteners, Envelope Sealers, Stamp Affixers, Loose Leaf Books, Check Protectors, Folding Machines, Time Clocks. In fact **everything** for the modern office.

You can get a better idea of the latest devices at the Business Show in an hour than you can elsewhere in a year. You can see the different devices side by side and thus compare their relative merits.

As a business man you cannot afford to miss the Business Show. Send your name and address on your business stationery for particulars and season pass to the Annual Business Show. Write today before you forget it and let us jog your memory about it just before the show.

ANNUAL BUSINESS SHOW COMPANY

150 Nassau Street	-	-	-	NEW YORK
417 S. Dearborn Street	-	-	-	CHICAGO

Cash Book (columnized),
Blotter,
Treasurer's Cash Book,
Receipt Book,
Journal,
Order Book,
Application for Loan,
Application for Withdrawal,
Transfer of Collateral for Loan.
By-Laws and Minutes,
Check Book.

A careful inspection and comparison of at least the principal books and accounts should be made, the by-laws

should be studied and the minutes read. The cash on hand and in bank should be verified and the receipts therefor from the Treasurer to the Secretary. Stock and real estate loans should be verified and all entries relating thereto carefully compared. All deeds, mortgages and collateral should be on hand and available, an evidence that the taxes and insurance is paid on the properties should be required. The method of apportioning profits and its application should be looked into and the bonds of officers examined, and it should be determined that

In writing to advertisers, please mention BUSINESS

the published statements are correct and in harmony with the books. This is important.

Answer to Question 16.

A Street Railway Company is a public service corporation and in many states it must conform its accounts to the requirements of the Public Service Commission of the state in which it operates. The capital assets and equipment must be shown at their cost of acquisition, extensions and improvements being shown separately. Depreciation on plant and equipment should be based on the estimated life of the property. This matter is usually laid down in the rules of Public Service Commissions. Maintenance and other expenses must also be charged according to their rulings. Interest on bonded debt and fixed charges must not be confused with maintenance or administration expenses. With large companies it is often the case that many of the lines are leased while the improvements and extensions to them are owned by the parent company. Pleasure parks are often operated at a loss which is made up by the increased travel on the road. Statements showing the cost per mile, the cost per passenger, the cost of free transfers and the proper division of such costs, the partial capitalization of strike losses, the division of cost of bridges with the railroads and municipalities, paving and other improvements, and the inter-company loans and passing of collateral are features which should have the careful attention of the auditor. A careful audit must be made of the balance sheet and statement of earnings.

Answer to Question 17.

The auditor of a Fire Insurance Company can only certify to a complete audit after examination and comparison of almost all the accounts and records of the company, which would include:

Daily reports of risks written and of alterations and additions thereto.

Premium registers, in which the premiums are charged to the agent or to the insured direct.

The accounts with the agents and the balance due.

Income from rents, investments and other sources.

Bonds and other securities in its possession or in the hands of Trustees.

The commission and agent's expense account.

The check book cash and bank accounts.

Unearned premiums and delinquent premiums.

Loans and bills receivable.
Unpaid and disputed losses.
Capital, reserve and surplus.

The important consideration in an audit is that the premiums received during the year are not all income for the period, as the risks are written for 1, 3 and 5 year terms, and from them must be deducted the cost of amounts reinsured and the unearned premiums on the policies which extend beyond the period. Other sources of income are rents, interest, dividends, etc., while the expenses are composed of losses by fire, agents and other commissions, maps, salaries and other expenses.

The auditor must see that the reserves are calculated according to the rules of, and are sufficient to meet, the requirements of the Insurance Department to which it must report, and that such reports are in accordance with the facts and in harmony with the records. The auditor should also see that risks are entered upon the underwriter's maps summarizing the peculiar features of fire insurance auditing to which the auditor should give attention, including the accounts with agents, fire losses, unearned premiums and investments.

Answer to Question 18.

It is evident that the loss is equal to the value of entire stock on hand at the time of their fire less the value of the stock unhurt or partly damaged which remains, and the two essential points therefore are the original value of the stock and its present value. The books

of this concern being modern, there is a recorded inventory of the stock on hand January 1, to which must be added all purchases, January to October, freight and cartage inward, duties, royalties and other charges which contribute to the gross cost of the goods, and from this total must be taken the goods sold and delivered to the date of the fire, at cost, which can only be determined, where no cost system is kept, by deducting the average percentage of profit for past years from the selling price. This is not necessarily accurate, but the best that can be done under the circumstances. The result obtained is the cost value of goods on hand before the fire.

The value of the goods after the fire may be largely obtained by the stock numbers and reference to the invoices, while the damage sustained will be a matter of opinion and appraisal which will have to be adjusted, but the insured will put his own valuation on them in putting in his loss claim. It is stated that the loss was two-thirds loss with full insurance. If it were known that the loss were exactly two-thirds it would only be necessary to find one of the above values and calculate the loss therefrom. Full insurance to the amount of loss would not cover the insured under the 80% or the 90% or the full insurance clauses, but full insurance on the value of the stock would of course protect them fully. Under the 80% clause the insured is co-insurer for the difference between the total amount of insurance he carries and 80% of the value of the property insured.

How I Wrecked and Rebuilt My Business

(Continued from Page 137.)

not only forgotten to commend him for his effort to increase the gross amount of his sales, but also for a most valuable and salutary lesson in mental arithmetic, the relation between expenses and profits, as well as other things which I might have learned had I been in a frame of mind to see anything in all the world but my own paramount individuality. I felt, however, almost as aggrieved as if Martin had actually picked my pocket of that delectable fifty—now gone forever.

That night I set about replacing him. I advertised for a salesman in our line. Five men called. Martin had worked on a commission basis with a bonus which it tore my heartstrings to pay. He drew two hundred dollars a week against this, and we made additional allowance for expenses, in case he established new customers outside of a certain zone in which we had always en-

joyed a more or less sporadic trade. Three of the applicants knew our line thoroughly. One refused to consider a commission proposition at all, both of the others wanted two per cent more than I had been paying Martin and one of them had very poor references. The last two were obviously green men. Of the latter, one, a young fellow of twenty-two, had a family record of which any boy might be proud, a contagious enthusiasm, was eager, apt and willing, and him I hired.

"I want you to know that I would rather pay you two hundred dollars a week than twenty-five," I told him. I could see the flush of hopeful enthusiasm that rose in his face. Here was an asset, I perceived, which I could capitalize without any cash outlay—enthusiasm and the optimism of a credulous youth. He went out full of assurance, and the way he mowed down or-

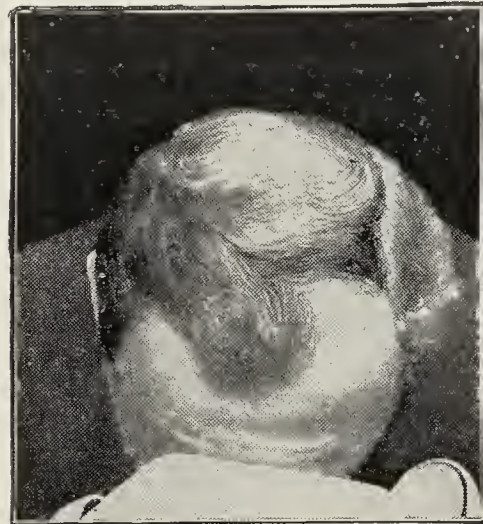
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REAL HAIR GROWER

FOUND AT LAST!

The Great English Discovery "Crystolis," Grows Hair in 30 Days.

\$1000.00 Reward If We Fail; Read Our Guarantee—Try It At Our Risk—Mail Coupon To-Day.



This Man Is Growing Bald—"CRYSTOLIS" Is Just the Thing for Such Cases.

In Europe "Crystolis" the New English Hair Grower, has been called the most wonderful discovery of the century. The judges of the Brussels and Paris Expositions enthusiastically awarded Gold Medals to this marvellous Hair Grower.

Already since we secured the American rights hundreds of men and women have written telling of the phenomenal results obtained by its use. People who have been bald for years tell how they now glory in beautiful hair. Others who have had dandruff all their lives say they have got a clean, healthy scalp after a few applications of this wonderful treatment.

We don't care whether you are bothered with falling hair, prematurely gray hair, matted hair, brittle hair or stringy hair; dandruff, itching scalp, or any or all forms of hair trouble, we want you to try "CRYSTOLIS" at our risk.

We give you a binding guarantee, without any "strings" or red tape, that it won't cost you a cent if we do not prove to you that "CRYSTOLIS" will do all we claim for it—and what's important, we have plenty of money to back our guarantee. \$1,000 has been deposited in our local bank as a Special Fund to be forfeited if we fail to comply with this contract. Cut out the Coupon below and mail it to-day to CRESLO LABORATORIES, 6 X Street, Binghamton, N. Y.

FREE COUPON

THE CRESLO LABORATORIES,
6 X Street, Binghamton, N. Y.

I am a reader of "BUSINESS." Prove to me without cost how "CRYSTOLIS" stops falling hair, grows new hair, banishes dandruff and itching scalp and restores premature gray and faded hair to natural color. Write your name and address plainly and

PIN THIS COUPON TO YOUR LETTER.

We Want Representatives

in every section of the country to attend all state and county fairs. Liberal proposition to men who can sell.

International Poultry School

Correspondence Course of Poultry Instruction

Box 98

DETROIT, MICH.

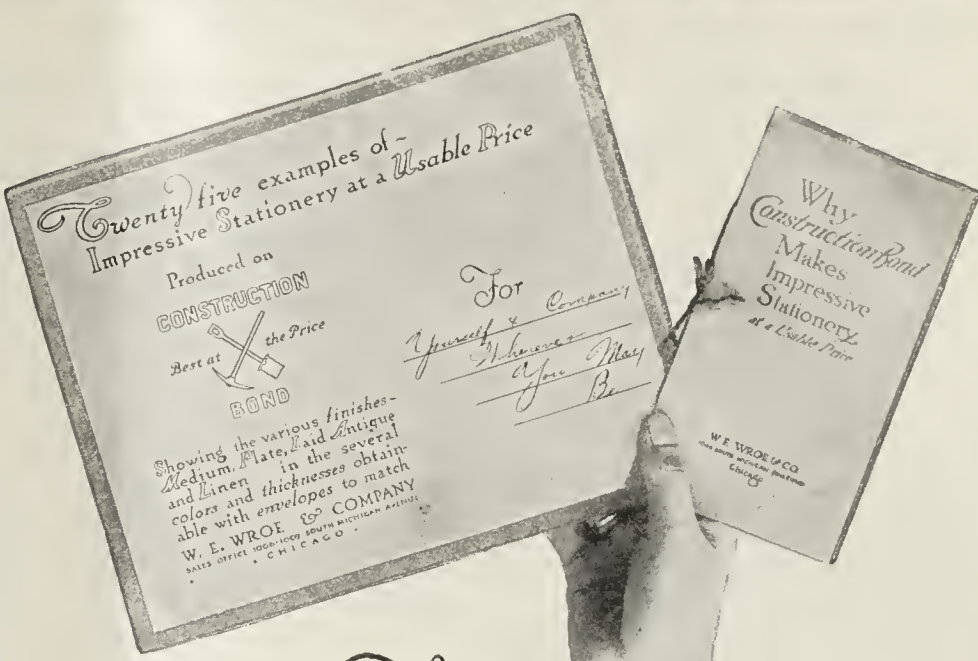
The Ronald Press Co.
20 Vesey Street, NEW YORK CITY

Tom Moore wrote these words and they are true ones. My own self-exaggeration, tracing its long lineage through the events which had transpired, had fathered a brood of imps whose power for destruction appalled me. The Satanic pride, blind egotism and acute avarice which I had substituted for straightforward business policies toward customers and employees alike had brought the inevitable result that such qualities always bring in any line of human endeavor. In the vernacular of the trade, I was "against the guns."

appeals to consumers, and the other half to equally definite appeals to dealers. The trouble with this advertising is that each appeal weakens the other. The consumer is asked to go to his dealer's for the advertised article; and in close proximity to that appeal he sees an insistent message to the dealer urging him to order the article and to carry it in stock. His natural conclusion is that it is not generally found in stores, and his half-formed determination to ask for it may be weakened by this evidence that his request might be futile. Bear in mind that we are considering definite appeals to dealers and consumers in a single advertisement. What we have said has no bearing whatever on the advertisement that is chiefly directed toward consumers, but that also is designed to have an unconscious effect on dealers. In fact, much so-called consumer or indirect advertising has for its chief end the purpose of inducing dealers unconsciously to take note of the work being done to create demand, and to make them think it is to their advantage to get in line and prepare themselves to fill that demand. But the advertisers don't state their purpose in their advertisements; to do so would nullify their efforts. This procedure is entirely legitimate, and, indeed, indirect advertisers of all classes are more and more giving evidence of their realization of the fact that dealers as well as consumers read general advertising, and that one of the best ways to reach the dealer is to advertise to him as a consumer.

"General Publicity" and "Reason Why" Advertising

THE different purposes of the different kinds of advertisers affect their choices of the ways in which they can best do their work. But before these ways are considered one other classification must be mentioned. Advertising is not only direct or indirect; it is also either "general publicity" or "reason why" advertising. Here again the classification depends on the purpose of the advertiser; not this time on his selection of the class he wants to reach—rather on his selection of the methods he thinks best suited to bring results. "General publicity" is the kind of advertising in which the purpose is to emphasize the name of the goods so insistently and so persistently that whenever the consumer wants any goods of the kind in question, he will unconsciously think of and ask for the advertised brand. We all know this sort of advertising—a multitude of signs with the simple legend, "Uneeda Biscuit," full pages in the magazines with only a line or two of text, "Have you used Pears' Soap?" "Ivory Soap—It Floats," and scores of others. Beautiful pictures with the name of the advertised article introduced in a seemingly incidental




Will you examine these valuable letter-head suggestions if we send them free?

They were reproduced for your benefit—selected by us from the best work of the highest class manufacturing stationers in the United States—to show the impressive use of the different finishes in white and the various colors of Construction Bond—the paper that makes Impressive Stationery at a Usable Price. Ask us to send these suggestions free to you.

If your concern is important enough to use more than 10,000 letterheads a year, you need Impressive Stationery at a Usable Price. You are sure of that if you use Construction Bond. Why? Because Construction Bond is obtainable only of responsible, capable printers and lithographers who have quality reputations to maintain. The cream of the trade in the 170 principal cities of the United States carry Construction Bond in stock. They buy it direct from us—in big quantities—at lowest net prices. No jobber's profit—no expense for handling small lots—no losses from irresponsible accounts. No wonder that stationery on Construction Bond is good value for the money.

CONSTRUCTION



BOND

Write us now on your business letterhead for the portfolio of new ideas in Impressive Stationery at a Usable Price. We will also send names of concerns nearest you who can supply such stationery on Construction Bond. Write now.

W. E. WROE & CO. Sales Office:
1018 So. Michigan Ave., Chicago

Big Values in Slightly Used New Typewriters



THE Fox Typewriter is a beautifully finished, high grade, Visible writer, with a light touch and easy action and extreme durability. It has a tabulator back spacer, two-color ribbon, stencil cutter, card holder, interchangeable platens and carriages, is fully automatic, and is sent out complete with fine metal cover and hardwood base. If our Typewriter does not suit you after a ten days' free trial of it send it back at our expense. If you wish to buy it after trial you can pay us a little down and the balance monthly or in all cash, just as you prefer. There is no "red tape" tied to this offer, and it is open to any responsible person in the United States.

Local Agents Wanted—Samples at Wholesale

We are making a special offer on a lot of Fox Visible Typewriters that have been very slightly used for demonstration purposes. These are not second-hand nor rebuilt, and could scarcely be told from new by anyone. Low price—easy payment terms—ten days' trial. Write for full particulars. Mention Business.

FOX TYPEWRITER COMPANY
1509-1519 Front Avenue, Grand Rapids, Mich.

BUSINESS INQUIRY COUPON

Name.....
Address.....

In writing to advertisers, please mention BUSINESS



All Outdoors

FOR AUTUMN 1913

15 CENTS

There is something of value here for every person who goes out of doors this Fall. And many exciting stories of adventure.

Over two hundred articles in plain language. Pictures to match.

Complete game and fish law information.

A new magazine with a reason.

115 West 36th St., New York

COUPON

W. A. Miles, Publisher ALL OUTDOORS
135 West 36th St., New York, N. Y.

I enclose fifty cents in payment for the next year of ALL OUTDOORS including the Autumn, Winter, Spring and Summer numbers.

Name.....

Address.....

ALL OUTDOORS is an entirely **New Type** of outdoor magazine. Facts with the extra words squeezed out. Stories that are kernels—the husks discarded. Useful suggestions in simple language. Each number adapted to its special season. Large pages, many illustrations. Plate paper. Your newsdealer can supply you while edition lasts. Or better, use coupon for Autumn, Winter, Spring and Summer numbers.

manner; brilliant electric displays that flash out the names of brands and of stores. General publicity is well known; it is seen everywhere; and it is often in sharp contrast to what is known as "reason why" advertising. The reasons may be many or they may be few—they may even be limited to a mere statement of price; but if price is an argument in the goods' favor, then the advertising is rightly classified as reason why.

Although there is a marked distinction between the purpose of general publicity and the purpose of reason why advertising,

many advertisements cannot be classed exclusively under either of these headings. Even the most enthusiastic advocate of reason why copy usually takes pains to make the name of his brand so prominent that it will be remembered by readers; and much advertising that is primarily general publicity, at least suggests some use of the advertised goods, which in itself is a reason for their purchase. Both methods have brought big results; both will continue to be used successfully. What an advertisement is and how it is prepared depends on what the advertiser wants to do; and this

In writing to advertisers, please mention BUSINESS

leads to the conclusion that the advertiser's purpose is the determining factor in deciding when and where and how to advertise.

Newspapers as Advertising Mediums

NEWSPAPERS comprise the first class of mediums to be considered. They are of first importance because they carry more and a greater number of kinds of advertising than any other class. When we speak of newspapers, we do not have reference to any one kind—morning papers or evening papers or Sunday papers, nor do we mean any particular newspaper of any particular kind; the reference is to newspapers generally as a class—morning and evening, daily and weekly, bi-weekly and hourly, good and bad. There is scarcely a community of half a thousand people that does not try to support a newspaper, and nearly everybody reads some newspaper at more or less regular intervals. The advertiser who wishes to present his message to everybody in the United States can come nearer to achieving his purpose by the use of newspapers than by the use of any other medium. The newspaper is the literature of the masses; most of the people get their opinions from its columns; and they are influenced by its advertising as well as by its news comments. The newspaper is the most available medium for the rapid-fire campaign that demands quick results. Newspaper advertising can be quickly started and as quickly stopped; copy can be easily changed; and the newspaper appears so frequently that the advertiser can take full advantage of the opportunities offered by current happenings to make his advertisements timely.

The newspaper is one of the few good available mediums for local retail stores; and it also offers great opportunities to the national advertiser to develop trade intensively—to get all the business there is to get in one town before he goes on to other points. The newspaper makes it possible for the manufacturer who sells through dealers and who has an uneven distribution throughout the country, to spend his advertising appropriation in such a way as to insure a minimum of waste. Newspapers are the best and cheapest medium for the general advertiser if his goods are of a kind consumed by the majority of the people in a community. They are being used more and more by the general advertiser; and for the local advertiser they are one of the few kinds of periodicals that can serve his needs economically and effectively.

The Argument for the Magazines

MAGAZINES rank with newspapers for proved effectiveness. There are great differences in magazines, however, just as in newspapers. We can't consider

them all, so we shall confine our attention to periodicals of more or less general interest, not devoted exclusively to news items, which usually appear at weekly or monthly intervals, and which may be classified under the rather vague heading, "high grade." Magazines of this description are comparatively costly; for that reason they are usually read with considerable care. The advertising medium that costs the recipient nothing, too often goes into the wastebasket; but the magazine that costs the reader money, is welcomed and read; and, to get his money's worth, the buyer is likely to give the advertising pages a part of his attention. Magazines are usually read in the home where there is leisure to look them through and to give some consideration to all that they contain. The better class of magazines—the kind we are considering—largely reaches a class that has the money to buy; for that reason they have comparatively little waste circulation, waste circulation being understood to mean readers who could not spend money for medium priced comforts if they wanted to. High grade magazines are ordinarily printed on a good grade of paper, which makes possible the use of all kinds of processes of reproduction; the artistic effect of advertisements is not limited by the physical make-up of the medium. Magazines, because they are comparatively expensive and because they come at more or less infrequent intervals, have a relatively long life, and they are often handed about among many readers. A manufacturer once advertised in the magazines that he would give a present of a carpet sweeper to every June bride who sent him an invitation to her wedding. Eight years after the advertisement ceased to appear he was still receiving wedding invitations.

Magazines usually have a widely distributed circulation. Most of them have well defined personalities, and the class to which their readers belong can be decided with some degree of accuracy from their characteristics. This fact often makes it possible for the advertiser to select the magazines that reach the particular class to which he wants to appeal. Ordinarily magazines are not for the use of local dealers; but for general advertisers they are valuable under suitable conditions. Magazines and newspapers are not competitors for advertising; they each occupy a distinct place, and both serve their respective purposes well. The individual advertiser must use one or both of them as his special needs may require. The special field of the magazine may perhaps be summed up in one statement: "Where an article appeals to a group of people having certain interests in common, and who infrequently comprise a



Get Your Canadian Home *from the* Canadian Pacific.



The Home-maker

WE will make you a long-time loan—you will have 20 years to pay for the land and repay the loan—you can move on the land at once—and your Canadian farm will **make you independent**. This offer is directed only to farmers or to men who will actually occupy or improve the land.

Why not go where you can own 10 acres for every acre you now own or farm; where every acre will produce **double** what a worn-out acre produces anywhere?

Not on the face of Mother Earth can you find better land than this rich virgin Canadian soil. The enormous crop yield per acre **proves** this every season.

We Give You 20 Years to Pay

We will sell you rich Canadian land for from \$11 to \$30 per acre. You need pay only **one-twentieth down**. Think of it—only **one-twentieth down**, and then the balance in 19 equal annual payments. Long before your final payment comes due your farm will have paid for itself over and over again. Many good farmers in Western Canada have paid for their farms with one crop.

We Lend You \$2,000 for Farm Improvements

This offer of a \$2,000 loan is for farm development only, with no other security than the land itself, and guarantees our confidence in the fertility of the soil and in your ability to make it produce prosperity for you and traffic for our lines. The \$2,000 loan will help you in erecting your buildings, fencing, sinking well and breaking, and you are given twenty years in which to fully repay this loan. While enjoying the use of this money you pay only the banking interest of six per cent.

Advance of Live Stock on Loan Basis

The Company, in case of approved land purchaser who is in a position and has the knowledge to take care of his stock, will advance cattle, sheep and hogs up to the value of \$1,000 on a loan basis, so as to enable the settler to get started from the first on the right basis of mixed farming.

Farms Made Ready By Experts If Desired If you want a place already established, select one developed. On our Ready-Made-Farm, house and other buildings are up, wells dug, farm fenced, fields cultivated and in crop, all waiting for those who want an immediate start and quick results—all planned and done by men who know—our own agricultural experts. Take twenty years to pay if you want to. We give free service—expert advice—the valuable assistance of great demonstration farms, in charge of agricultural specialists employed by the Canadian Pacific for its own farms. This service is yours—free.

This Great Offer Is Based on Good Land

The Canadian Pacific offers you the finest land on earth for grain growing, cattle, hog, sheep and horse raising, dairying, poultry, vegetables and general mixed farming—irrigated lands for intensive farming—non-irrigated lands with ample rainfall for mixed and grain farming. Remember, these lands are located on or near established lines of railway, near established towns.

Your new home and your fortune are ready for you in the famous, fertile Canadian West, with its magnificent soil, good climate, churches, public schools, good markets, good hotels, unexcelled transportation—and 20 years in which to pay for your farm and repay the improvement loan. Here is the Last Best West—where your opportunity lies. Don't delay. Mail the coupon below at once. The best land will be taken first—so time is precious for you. **Write today.**

I. B. THORNTON, Colonization Agent
Canadian Pacific Railway Colonization Department
112 West Adams St., Chicago, Ill.

FOR SALE—Town lots in all growing towns—Ask for information concerning Industrial and Business openings in all towns.



☐ Book on Manitoba
(Make a cross in the square opposite the book wanted)

☐ Book on Saskatchewan

☐ Book on Alberta

I. B. THORNTON, Colonization Agent,
Canadian Pacific Railway Colonization Department,
112 West Adams St., Chicago, Ill.

Please send me the books indicated above.

Name

Address

Town State

a majority of any community, the magazines or class publications are usually the most economical and effective medium." This statement may be subject to many exceptions, but it is probably as true as any general statement can be about such an unsettled subject as advertising.

Reaching the Traveling Public

THERE are many other kinds of printed periodicals that can be used advantageously by advertisers, but a consideration of all of them would require a volume. There is, however, one class that must be considered. It consists of what is known

without entire accuracy as "out-door" mediums. The first of these is street car advertising. Its growth has been remarkable, and its popularity is increasing. It has a peculiar advantage, which Professor Scott of Northwestern University has forcibly pointed out. Street car advertising forces itself upon readers; we see it whether we want to or not. Professor Scott says that we devote the most time to those things that we regard as the most important, and, conversely, we are likely to think of as most important those things to which we are forced to give most of our

Why Write Letters the Way Your Grandfather Did?

Modern stenographic methods give mechanical perfection, but if your letters are to serve the full purpose for which they are written, they must have the human touch, "the punch," in other words.

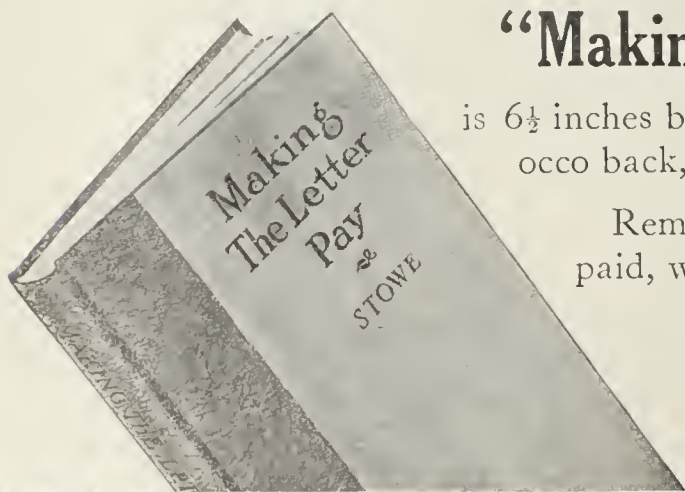
We have progressed a long way from the ink horn and quill pen. You should have up-to-the-minute knowledge on how to handle correspondence problems; how to make your persuasive appeal convincing enough to pull people to your way of thinking.

"Making the Letter Pay"

By A. PETER STOWE

is a book of 106 pages; each book crammed full of correspondence ideas. The book is just off the press, and, as a special introductory offer you may secure it, postpaid, **for \$1.00**

If you want to know more about Sales Letters, Collection Letters, Letters of Complaint and Business Correspondence in General, here is your opportunity; \$1.00 brings this wonderful book to you, prepaid.



"Making the Letter Pay"

is 6½ inches by 9 inches, bound in green Morocco back, with red silk cloth sides.

Remember, our offer of \$1.00, postpaid, will be withdrawn in a short time.

This is but a Special Introductory Offer

Use the coupon below.

COUPON

The International Accountants' Society
Detroit, Mich.

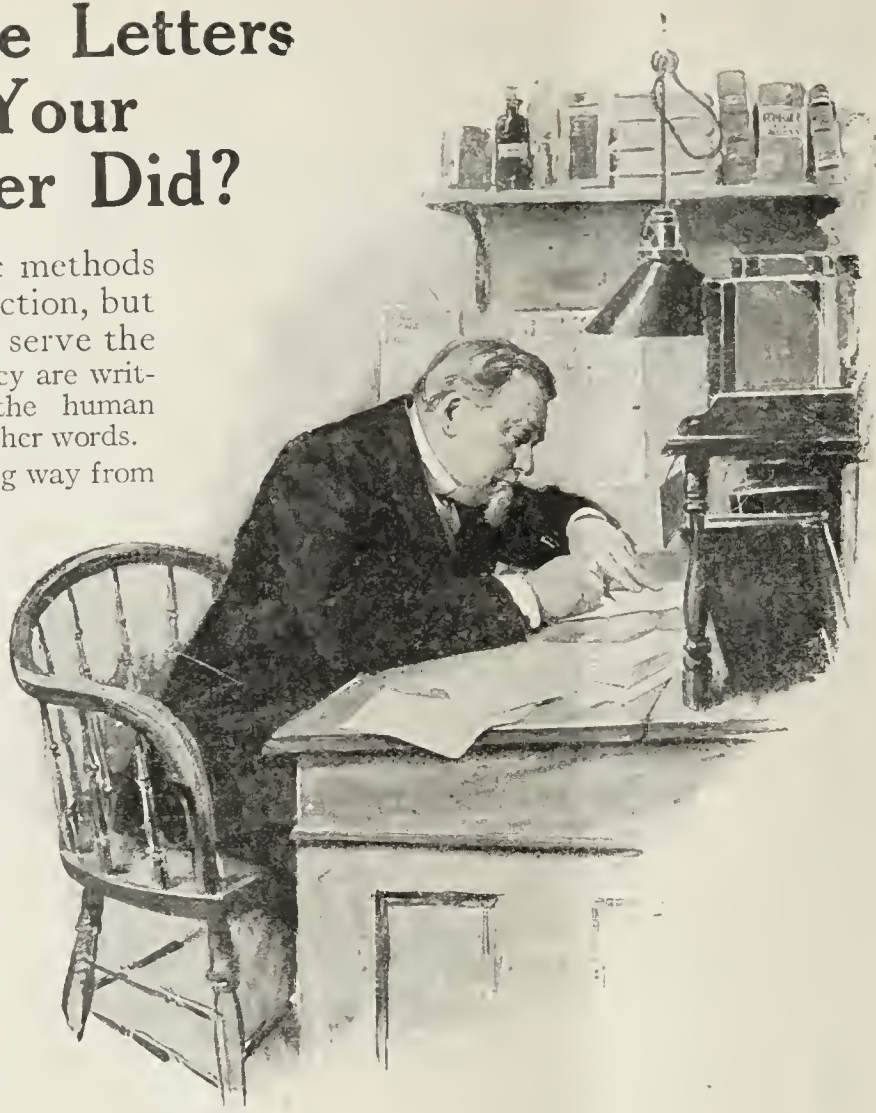
Gentlemen:—Kindly send me, all charges prepaid, copy of "MAKING THE LETTER PAY."
I am enclosing herewith \$1.00 to pay for the cost of same.

NAME _____

ADDRESS _____

CITY _____ STATE _____

In writing to advertisers, please mention BUSINESS



ARMAND BATH

attention. In towns where there are street cars, everybody consciously or unconsciously bestows much time on street car cards; therefore the articles advertised are likely to seem important. "In most forms of advertising we devote to any particular advertisement only as much time as we think it is worth. In street car advertising we devote a longer time to an advertisement than we really think it is worth, and then we turn around and estimate the value of the goods advertised by the amount of time we have devoted to the advertisement." This may seem to be a rather indirect method of pointing out the advantages of street car advertising, but it is certainly worth the careful consideration of the advertiser. Street car advertising is inexpensive. It is sometimes said to have the disadvantage of being unsuitable for a long advertisement—but no one has proved that a long advertisement is always desirable. On the contrary, the "bull's eye" advertisement that concentrates attention upon a single selling point, and drives that point home with force and originality, is certainly exceedingly effective for many kinds of articles. Street car cards are ordinarily used as supplementary advertising—to support other kinds of publicity. Yet there have been some national successes built up by the use of street car cards alone—a well-known canned soup and an equally well-known kind of pickles, for example, and, very recently, a spectacularly advertised brand of chewing gum. It is perhaps significant, however, that all of these brands are now being advertised in newspapers and magazines as well as in street cars.

The "Brass Band" of Advertising

A SECOND kind of out-door advertising, and the last medium we have the space to consider, is poster advertising. The billboard has been called the brass band of advertising. It hits the attention sharply, and insists upon being seen. If a poster is in a prominent situation, it comes to the attention of a great many people, and at a relatively small cost. Posters are good for certain kinds of advertising, in which intense display is desirable, but poster advertising has been subject to abuses which have interfered seriously with its effectiveness. Art societies and civic welfare associations have denounced it, and boycotts have been instituted against goods advertised on bill-boards. But the poster advertisers have seen the light, and they are cleaning house. With the disappearance of the abuses that were rightly condemned, poster advertising is coming into its own, and the advertiser who can use this spectacular form of display to advantage can do so without much danger of antagonizing any appreciable portion of the public.

THE CLEARINGHOUSE

A Department of Business Ideas, Information and Discussion as Presented in Other Magazines

Winnipeg's Permanent Exposition and Public Service Centre

THE City of Winnipeg has a public meeting place and public service centre, which, by its establishment, has disclosed what is apparently a civic need. At any rate the energetic and discerning people of the prairie metropolis are wondering how they ever got along without it. The building is situated on the leading thoroughfare, right in the heart

of the business section. It is the headquarters of the Winnipeg Industrial Bureau and the most unique and original structure of its kind on the continent.

As an instrument of progress, as a means to the broadest development of the city and the country, and the speediest unfolding of industrial opportunities, it is impossible to over-estimate the importance of this building, with its exhibits of local manufacturers and natural resources of the West and comprehensive series of public service offices. This civic institution, conceived and created by the foresight and energy of the Winnipeg Industrial Bureau, is acknowledged by those most competent to judge, to be one of the most advanced and adequate mediums of organized civic betterment and publicity ever established. Here, the civic spirit finds

place for expression and room for expansion, and every project which tends towards the advancement or uplift of the city or country is welcomed, fostered and carried through with the combined force of an organized community.

The Business of Advertising

TODAY the advertising field engages the services of the brightest and brainiest men to be found in any profession or occupation, says the *Editor and Publisher*. Their importance and standing is indicated by the fact that they handle each year nearly \$600,000,000 worth of publicity. Of this amount the greater part is spent for service rather than for material.

To the thinking man this means: that for those rendering this service it is a remunerative occupation; that the individuals or corporations paying out this immense sum might be able to spend it to better advantage had they a more thorough knowledge of the principles of advertising; and that it would be greatly to their advantage to provide the opportunity and even insist that men in their offices who have to do with publicity should become proficient in this subject.

This is one of the reasons why advertising courses, advertising clubs and correspondence schools have become so popular.

freed in this way soon collide with normal oxygen molecules and form ozone.

Ozone in the Business World

D. C. Shafer in the *Electrician and Mechanic*.

An artificial lightning discharge of considerable area is provided by means of electrified plates surrounding a field under electric stress through which air is passed. When the intensity of the electrical

charge on the surface of the plates reaches a certain value, the electricity will flow into the air in tiny streams, and the energy thus imparted will ionize the oxygen molecules. The resultant ions, in turn become the centers of aggregates of atoms and constitute ozone.

Pure air for breathing purposes is a valuable asset wherever working men are employed. It is not always possible to secure an adequate supply of fresh air through ventilation alone. By purifying the air with ozone, the quantity of new air required is decreased and the cost of ventilation and heating correspondingly lowered.



Winnipeg's Permanent Exposition and Public Service Center, with Art Gallery, Museum and Convention Hall seating 4700.

It would be difficult, indeed, to make an approximately correct estimate of the number of persons who, during the past year, have made a serious study of the subject of advertising. As a matter of fact, a knowledge of advertising has become so important a part of a business man's equipment that not to possess it is a serious handicap in the race for success.

Advertising is no longer a haphazard art which anyone can master in a few easy lessons, but a great business demanding high-grade ability, integrity and indomitable perseverance.

OZONE is produced during a thunder shower by the discharge of lightning, which breaks down and ionizes some of the oxygen in the air. The atoms

EIGHT new autobuses have been placed in operation in the city of Pittsburgh which are noteworthy in many respects. They have an unusually large seating capacity for a single deck vehicle; they

Auto Transit in Cities

have longer and wider bodies than are usually built, and they are operated on the one-man prepayment principle.

This one-man prepayment principle is a point especially noteworthy because it demonstrates the extent to which one man can control both car and passengers in a heavy traffic zone, a car with seating capacity of 34 and operating methods requiring not

Classified Advertisements

AGENTS WANTED

BE INDEPENDENT.—Start a mail order business in your own home; we tell you how and furnish everything needed, wholesale; an honorable and profitable business for man or woman. Many make \$3,000 a year. Particulars free. Murphy Mfg. Co., South Norwalk, Ct.

AGENTS—PORTRAITS 35c, FRAMES 15c. Sheet pictures 1c. Stereoscopes 25c. Views 1c, 30 days' credit. Samples and catalog free. Consolidated Portrait Co., Dept. 541-T, 1027 W. Adams St., Chicago.

A REAL PERMANENT BUSINESS BETTER THAN RUNNING A STORE. We manufacture guaranteed custom shirts, hosiery, underwear, sweaters, and neckties and sell through local representatives direct to the wearer. Write Steadfast Mills, Dept. 15, Cohoes, N. Y.

BOOKS

"HEAVEN AND HELL." Swedenborg's great work on life after death. 400 Pages, 15 cents, postpaid. Pastor Landenberger, Windsor Place, St. Louis, Mo.

BUSINESS OPPORTUNITIES

SEVERAL GOOD OPENINGS, where we are not yet represented, to call on merchants and manufacturers with an advertising specialty of lasting value. Write for evidence of profits made either on full time, or as a side line. T. B. Company, Rochester, N. Y. Established 60 years.

START AN EASY AND LUCRATIVE BUSINESS. We teach you how to establish a successful collection agency and refer business to you. No capital required. Little competition. Rare opportunities. Write for "Free Pointers" today. AMERICAN COLLECTION SERVICE, 565 State St., Detroit, Michigan.

USE YOUR SPARE TIME to build up a mail order business of your own. We help you start for a share in profits. 27 opportunities. Particulars free. Mutual Opportunities Exchange, Buffalo, N. Y.

STOP MAKING OTHER PEOPLE RICH. Start a mail order business of your own and earn \$50 to \$250 a week. I made \$50,000 the first five years with a small mail order business, \$10,000 the first year. Began with \$5. No matter where you live I will show you how to start small in your own home, in spare time, evenings at first. Experience unnecessary.

NO CANVASSING. Send today for my illustrated free booklet. It tells how I can help you. Heacock, A-5228, Lockport, N. Y. ASK BODE! About Buying! Selling! Ad-Writing! Anything! Get acquainted "Now!" Bode, 288b Main, Hartford, Conn.

CORRESPONDENCE SCHOOLS

WE TEACH BUSINESS SUCCESS by working with you one hour each day. Courses in bookkeeping, Business Law and Letter Writing. PROGRESSIVE CORRESPONDENCE SCHOOL, WASHINGTON, D. C.

FOR THE HOME

RUSSELL SEWAGE DISPOSAL SYSTEM, 607 Marquette Bldg., Chicago, Ill. Disposes of Sewage; discharges clear, harmless water, without odor. Installed in basement or outside.

FOR SALE

FOR SALE—Hunting dogs of all qualifications, also Watch and Pet Dogs. Puppies of all varieties in existence. On receipt of 10 cents we mail the most handsome, comprehensive, descriptive and illustrated catalogue in existence of 49 breeds of dogs, several breeds of swine, sheep, rabbits, ferrets. Poultry and Pigeon price list free. C. L. B. Landis, Dept. 109, Reading, Pa.

FOR BUSINESS MEN

SOMETHING NEW. Just the thing for every business man. ROOVERS HAND EMBOSSE. Check protector C-43 sells for \$1.50. Your initial, monogram or seal from 25c up to \$1.50. Write immediately for literature and prices on different models. Homer Howry Co., Los Angeles, Cal.

FOUNTAIN PENS

SELF-FILLING Fountain Pen, perfect and non-leakable, made to sell at \$3.00, for only \$1.50. Solid gold pen with hard iridium tip. Guaranteed. B. M. Picard, Box 816, Detroit, Mich.

HIGH GRADE HELP

I WILL START YOU earning \$4 daily at home in spare time, silvering mirrors; no capital; free instructive booklet, giving plans of operation. G. F. Redmond, Dept. AD, Boston, Mass.

only greater attention, but more skill and a higher degree of mentality.

The chauffeur's seat is directly opposite the doorway which is used both for entrance and exit, giving him a clear view ahead and to both sides, and enabling him to perform all three duties which are required—running the bus, opening and closing the door, and collecting the fares. A lever by which he controls the double-leaf folding door is in convenient reach of his left hand.—*Commercial America*.



The Imperator—The largest ship in the world.

Courtesy of Modern Electrics.

THE S. S. IMPERATOR, the new marine wonder, which recently arrived in New York on her maiden trip to America, opens a new chapter in marine history. The great liner is not only the largest ship in the world, but establishes new standards by the completeness of her mechanical equipment, her safety devices, and the variety and luxury of her cabins.

The *Imperator* measures 919 feet in length or almost one fifth of a mile, 98 feet in width or that of a great boulevard, and has a tonnage of 50,000. Her powerful quadruple turbine engines drive her at an average speed of 22½ knots, crossing the Atlantic in six days. She is manned by a crew of 1,180, selected for their long service on other ships of the Hamburg-American Line.

No hotel on either side of the Atlantic offers its guests so great a choice of dining rooms, ball rooms, winter gardens and palm rooms, grill rooms, smoking rooms, gymnasiums, roof gardens, public baths and luxurious lounges. The leading decorators of Europe were entrusted with the decorations of the cabins, and each is a masterpiece of its individual style. The great size

of the *Imperator* has made it possible to give her some of the most spacious rooms ever enjoyed on shipboard. The main lounge, which may be converted into a ballroom, is hung with Gobelin tapestries and equipped with a practical stage for theatrical performances. An unusual amount of space has been set aside for an elaborate winter garden with a wealth of tropical vegetation. There is a running track, an elaborate Roman bath and swimming pool, and a variety of Russian, mineral and elec-

tric baths with skilled attendants, a florist, candy and book shop, a public stenographer, a photographic dark room, electric elevators, and every conceivable appointment to assure luxury and variety throughout the Atlantic crossing.—*Modern Electrics*.

AN official of one of the large stores in New York testified under oath a short time ago that the usual, customary, and ordinary profit on a certain large line of goods in most large stores was 100 per cent.

Price Protection and the Consumer

What, then, is the economic effect of cut-rate selling from the consumer's viewpoint? A writer in *The Outlook* analyzes the method of a price-cutting store and finds the net result of a specific sale to be:

(1) The comparatively few persons who each day bought the quarter gross of the article offered for sale at the cut price were benefited by saving twenty cents each.

(2) Other customers of the store made up, by paying extra high prices on other purchases, all that their neighbors had saved on the sale.

(3) The sale rendered it more difficult for the purchasing public thereafter to buy the article at any price, because the adver-

In writing to advertisers, please mention BUSINESS

tising of the cut price had lowered the value of the article in the estimation of all who saw the advertisement, and this, of course, depreciated the value of the article upon the shelves of every store in the community.

(4) Out of the "sale" has come no net gain of profit to the public as a whole. The only one who has benefited by the sale has been the price-cutter. He has gotten people into his store. By this device he has increased his own sales by inflicting an injury unnecessarily on both his small competitors and on the reputation of goods in which the public have learned to have confidence.

(5) Out of the "sale" has resulted a distinct injury to the business of ninety per cent of the retailers in the locality that handle this article, not only in depreciation of the value of their stock of this article on their shelves, but in the general discrediting of one of their staple articles of trade.

R. A. BRUCE, General Manager of the Beck Shoe Company, New York, is an enthusiast on the subject of manufacturers' chain stores, having been brought up in a chain, so to speak; but when

Profit-Sharing Necessary in the Chain Store Problem

he is approached by representatives of a number of non-competing manufacturers who want to establish retail outlets for their goods, he is inclined to tell them to take a good, long breath and think it over some more.

In a recent number of *Printers' Ink* he says: It looks simple to organize a corporation for the purpose of managing a chain of stores, with the manufacturers, whose goods are to be handled, as stockholders. After that, all that is necessary to be done is to hire a thoroughly competent man to run the corporation—rent the stores, hire the managers, train the help, etc., etc.—and the manufacturers can sit back and enjoy themselves. Why the jobbing profit alone on a combination of manufacturers' lines would be sufficient to pay the salaries of a mighty high-grade organization, leaving the manufacturer's profit and the retailer's profit as a margin.

That certainly looks great, on paper, but the moment it is put into practice the first snag heaves into sight. That "thoroughly competent man" who is going to be hired to run the corporation is a hard one to find. He has got to be a really big man. If he isn't big enough he can't succeed, and if he is big enough the chances are that he has already got a good business of his own. In the first instance you don't want him, and in the second you can't pry him loose.

The retailer's chain starts with a successful store, or group of stores, and makes

its contracts with manufacturers from the retail standpoint. The manufacturers' chain, on the other hand, starts with a factory, or a group of factories. The retailers' chain may later come to control factories, and to hire men to run them. The manufacturers' chain is compelled at the start to hire somebody to run its retail stores, and that somebody is hard to get, because the man who can easily run a retail store is likely to have a store of his own.

Second in importance to the securing of a good man to manage the chain is the importance of keeping him. Merely paying him a big salary will not necessarily keep him, because the bigger his salary the sooner he can save enough to start stores of his own.

The danger of losing men from the retail end is much greater than the probability of losing them from the manufacturing end, because an independent retail business is comparatively easy to start.

The only real way to keep men in the face of such a temptation is to give them a share in the business—the bigger men a stock interest and the smaller men a share in the profits earned from their own efforts. That is the fundamental reason for the profit-sharing system in manufacturer's chain stores. It isn't a thing which can be adopted or rejected according to whim; it is a practical necessity if the chain is to be successful in the long run.

WORKMEN'S compensation laws are enacted for the purpose of protecting the employe against accident—at least, that in case of accident the employe may be compensated therefor, or

The Purpose of Compensation Laws

be financially assisted until he has recovered from the injury sustained, says Geo. F. Burba, Secretary to the Governor of Ohio, in a recent issue of the *American Review of Reviews*.

There are private corporations that write workmen's compensation insurance as well as liability insurance. But, so far, they have not met the requirements. That is to say, the element of profit is still with them and where there is a profit to be made by not paying the employe any more than cannot be legally escaped, there follows the tendency to make it all the harder for the employe to recover anything.

The very theory of workmen's compensation, therefore, is repulsive to profit. For that reason it is believed that the State only can successfully undertake to compensate injured workmen for their injuries. And since the State—as at present—holds that the occupation must bear the burden occasioned by injuries in that occupation, so-

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(Continued)

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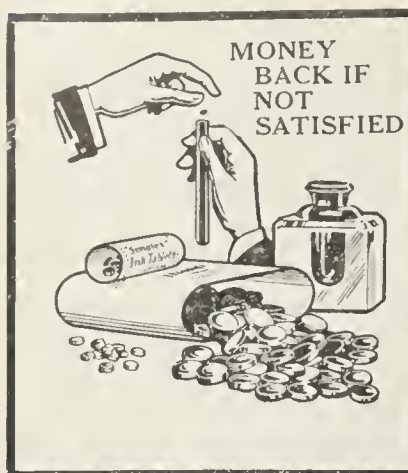
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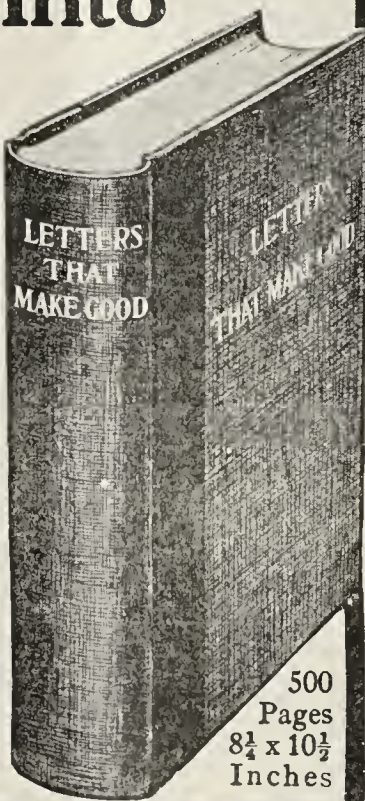
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AMERICAN BUSINESS BOOK COMPANY, Dept. B

251 E. Causeway Street, Boston, Mass., U. S. A.

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called compulsory compensation must be demanded by the State. The theory of compulsory workmen's compensation has been gradually growing in this country for several years, and at this time practically all students agree that if workmen's compensation laws are to be enacted and efficiently administered they must be compulsory.

Ohio is the only State in the Union that has a thorough compulsory workmen's compensation law. Other States have compul-

sory laws pertaining to certain employments, or general laws that are not compulsory pertaining to all occupations. But Ohio stands alone in the matter of a compulsory law covering all occupations. The only limitation in Ohio is as regards the number of employees, the law pertaining only to such employers as employ five or more.

It took twenty years of hard work, tons of printers' ink and endless hammering at Congress to get Postal Savings through. Next we obtained the Parcel Post

In writing to advertisers, please mention BUSINESS

and now we are clamoring for Postal Insurance, says F. W. Fitzpatrick of Washington, D. C.

Postal Insurance a Useful Adjunct

We do not ask for or want the compulsory insurance Great Britain is reluctantly adopting at

the behest of an ultra-socialistic and powerful labor-party, nor do we particularly desire the German form of industrial insurance whereby the law compels employers to aid in insuring their employes and the Government itself contributes to that insurance. Those things savor of "paternalism."

We simply ask that along with its Postal Savings banks our Government should give us an opportunity to buy life, sickness and accident insurance and annuities under Government guaranty, managed by the Government with offices wherever there is a reasonably sized postoffice, and at cost.

True, there are all kinds of insurance these days, and most of our business men carry a lot of it in its different forms.

The poor man can't touch those policies, they are beyond him. So if he thinks of it at all he betakes himself to the industrial companies and there, generally, he is fleeced good and plenty. A milder term might be used but I can't see it any other way than "fleeced." Most of the companies are catch-penny affairs, here today and defunct tomorrow, glaring frauds in most part. In the better ones thirty-seven per cent of the premiums received goes into salaries and expense accounts; in Postal Insurance but a little over one per cent is needed for that account! One of our oldest industrial companies, just for instance, in a certain number of years has taken in \$287,000,000 in premiums and has paid out but a trifle over \$92,000,000 to its policy holders. Besides, over 70 per cent of its poor patrons drop out in less than three years' time and lose all that they have put in.

In Postal Insurance there are no lost premiums,—and the working man, the laborer, the house servant, the farm hand needs insurance if anyone does.

IT WILL be found that under the inspiration of the business men of this country a tendency has been fostered on the part of business organizations to sympathize with social work and in many cases actually

Commercial Organizations and Welfare

to initiate it. The story of these lines of activity covers interest in housing, in labor conditions, in the general direction of charities, in the promotion of recreation

and in civic improvement of every kind.

In European countries where society is

very much more mechanized than here, all such welfare functions have long ago been reduced to a system and arranged for outside of Chamber of Commerce activities.

In this new country where at the beginning the challenge to effort prompted the rapid development of commercial enterprise without stopping to give close attention to social welfare, there has later come this impulse to bring within the scope of the commercial organization all those factors that will tend to make a better, happier, safer city; for business men have come to see that the truly representative commercial organization has to be much more than one to "boom" for forced development. The rapid development of the city and its problems which may be said to characterize the last thirty years of American life, has made it necessary that the business men, themselves leaders in the community, shall undertake to guide the development along the higher lines of community needs while still attending carefully to commercial and material needs.—*From The Nation's Business, published by the Chamber of Commerce of the United States.*

THE plan of humane treatment of accounts, although not altogether new among credit men, has not as yet been very widely adopted and put into actual practice, says Roger W. Babson in the bulletin of the *National Credit Men's Association*. In fact, the proper attitude among credit men is commonly held to be one of extreme skepticism. The tendency is to assume that every account is bad until it is paid.

Now, such an attitude has the worst possible effect upon business. The customer who is influenced to fear financial insolvency is the first to fail. People usually realize just the calamity which they anticipate and fulfill the very event which they predict. Chronic pessimism on the part of credit men is contagious; and their attitude of fear and suspicion is communicated to their customers, with depressing or even paralyzing effect. This is not only sound psychology, but good common-sense.

The present contention is that a change of attitude and a new point of view on the part of credit men toward their accounts will dispel this depressing influence, stimulate effort, and materially increase the percentage of collections. This is by no means mere theory, for the plan has been successfully proved by a small group of credit men in the practice of years.

THIN FOR YEARS

"Gains 22 Pounds in 23 Days"



"I was all run down to the very bottom," writes F. Gagnon. "I had to quit work I was so weak. Now, thanks to Sargol, I look like a new man. I gained 22 pounds in 23 days."

"Sargol has put just 10 pounds on me in 14 days," states W. D. Roberts. "It has made me sleep well, enjoy what I ate and enabled me to work with interest and pleasure."

"I weighed 132 pounds when I commenced taking Sargol. After taking 20 days I weighed 144 pounds. Sargol is the most wonderful preparation of flesh building I have ever seen," declares D. Martin, and J. Meier adds: "For the past twenty years I have taken medicine every day for indigestion and got thinner every year. I took Sargol for forty days and feel better than I have felt in twenty years. My weight has increased from 150 to 170 pounds."

When hundreds of men and women—and there are hundreds, with more coming every day—living in every nook and corner of this broad land voluntarily testify to weight increases ranging all the way from 10 to 35 pounds given them by Sargol, you must admit, Mr. and Mrs. and Miss Thin Reader, that there must be something in this Sargol method of flesh building after all.

Hadn't you better look into it, just as thousands of others have done? Many thin folks say: "I'd give most anything to put on a little extra weight," but when someone suggests a way they exclaim, "Not a chance. Nothing will make me plump. I'm built to stay thin." Until you have tried Sargol, you do not and cannot know that this is true.

Sargol has put pounds of healthy "stay there" flesh on hundreds who doubted, and in spite of their doubts. You don't have to believe in Sargol to grow plump from its use. You just take it and watch weight pile up, hollows vanish and your figure round out to pleasing and normal proportions. You weigh yourself when you begin and again when you finish and you let the scales tell the story.

Sargol is absolutely harmless. It is a tiny concentrated tablet. You take one with every meal. It mixes with the food you eat for the purpose of separating all of its flesh producing ingredients. It prepares these fat making elements in an easily assimilated form, which the blood can readily absorb and carry all over your body. Plump, well-developed persons don't need Sargol to produce this result. Their assimilative machinery performs its functions without aid. But thin folks' assimilative organs do not. This fatty portion of their food now goes to waste through their bodies like unburned coal through an open grate. A few days' test of Sargol in your case will surely prove whether or not this is true of you. Isn't it worth trying?

50c BOX FREE

To enable any thin reader, 10 pounds or more under weight to easily make this test, we will give a 50c box of Sargol absolutely free. Either Sargol will increase your weight or it won't and the only way to know is to try it. Send for this Free Test Package today, enclosing 10c in silver or stamps to help pay postage, packing, etc., and a full size 50c package will be sent by return mail free of charge. Mail this coupon with your letter to the SARGOL CO., 6-J HERALD BLDG., BINGHAMTON, N. Y.

If you want a beautiful and well-rounded figure of symmetrical proportions, if you want to gain some solid pounds of healthy "stay there" flesh, if you want to increase your weight to normal—weigh what you should weigh—accept this Free 50c Package today.

COME, EAT WITH US AT OUR EXPENSE.

This coupon entitles any person to one 50c package of Sargol, the concentrated Flesh Builder (provided you have never tried it), and that 10c is enclosed to cover postage, packing, etc. Read our advertisement printed above, and then put 10c in silver in letter today, with coupon and the full 50c package will be sent you by return post. Address: The Sargol Company, 6-J Herald Bldg., Binghamton, N. Y. Write your name and address plainly and PIN THIS COUPON TO YOUR LETTER.

The first duty of a credit man is to get all the information possible about the standing of the account as an individual. Assume, however, that some account which has hitherto been satisfactory becomes slow. The first thing to consider in determining what policy to pursue is the general business conditions in the customer's territory. If he is located in a section where conditions are depressed or in a city marked by general business decline, due allowance should be made for this fundamental situation instead of refusing credit on purely personal grounds.

On the other hand, if the account which has turned slow pay is in a prosperous section or the customer's city shows general business to be active, then the account should be pressed for payment unless the customer can show good cause why he is falling behind.

The average American business man takes pride in paying his bills—otherwise there could be no business—and this healthy condition of affairs will be materially strengthened by a humane attitude on the part of credit men and a little common-sense optimism.

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The author of this course is now conducting the C. P. A. Questions and Answers in this magazine, and it is in charge of a recognized Accountancy Course in preparation for C. P. A. Examinations, in the Central Association Institute, Philadelphia. Send for full information.

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Brief Reviews of New Books on Accountancy and Business Subjects, Selling Plans, Advertising, Collections, Factory Management, Etc.

Economics of Business.

(Brisco)

THE tendency of modern business managers toward the promotion of efficiency not only in the factory but in every branch of business activity, has brought forth much literature relating to the experiences of successful men and successful business principles.

The author of this book, however, has seemed to grasp the essentials underlying all of these works and has brought them together in clear and simple language. He first presents a brief outline of business history from the earliest times of barter and trade down through all of the ages to the present day corporation. He explains the various organization factors as he goes along, covering the different types of business, the interior organization and the principles of management.

"Organization," he says, "is the one factor which has made large business possible. Organization is the arranging or putting together of mutually connected and dependent parts into a systematic whole, so that they will work together with the least possible friction and the greatest harmony. It brings the resources, brains and energies of various men into a perfect business unit. The history of life on earth is simply the growth of a perfect organization, starting with the simple celled amoeba and reaching perfection in man. So business organization is the welding of the constituent parts of an enterprise into a systematic whole and is successful only when all the factors work effectively and harmoniously for the welfare of the enterprise."

"Industrial development has in the past been concerned with the acquirements of highly efficient buildings, machinery, tools and equipment, as well as their efficient management, but today the realization by employers that the human element is the most important part of successful business, results in better treatment, better working conditions, better pay and better understanding between employer and employee."

Special attention is given to the duties and characteristics of the manager of entrepreneur, the advantages of Cost Accounting and the development of labor efficiency, as well as chapters on buying, selling, advertising, credits, copyrights, trademarks and patents.

Altogether the book is a valuable one, not only for the aspiring student of Business Economics, but also as a reference book for those who have already met with a certain degree of success. (The MacMillan Company, New York.—\$1.60.)

Cost Accounting for Institutions.

(Cole)

THIS is one of The Ronald accounting series. It is printed on a good quality of paper and bound in three-quarter morocco, making it a very substantial reference book.

The author acknowledges on the start that no two establishments are exactly alike in all details and for this reason some of the forms or plans outlined in the book would be found suitable under certain conditions, but would have to be modified or changed to meet the requirements of other institutions.

He bases his explanation on the records and forms necessary in a hospital and takes up first,

the general principles of determining and recording of costs, as well as making comparisons between different periods, or between the results obtained by different institutions.

A considerable portion of the book is devoted to an explanation of symbols which may be used to designate the various accounts, not only relating to costs, but the general accounts carried on the ledger. Suggestions are given for the arrangement of a balance sheet, as well as for the adoption of a uniform system of accounting for institutions. Forms are given in which to show summaries of the financial transactions, as well as the costs of operation, including food costs, household charges, laundry expense, superintendence and other matters of this kind.

Altogether a good book for the reference library, although somewhat superfluous for the ordinary student of accountancy. (The Ronald Press, New York.—\$2.00.)

Standard Legal Forms.

(Edward T. Lee)

A COMPILATION in alphabetical order of most of the legal forms commonly used in business, and in action at law or suits in chancery. The collection is not intended as exhaustive or complete, but is prepared for the guidance of the layman in drafting such forms as may ordinarily be required or that he may have an interest in.

Brief explanations accompany the various classes of forms, and suggestions are given relative to the necessity for following any changes made by the legislatures of the various states from time to time. (American School of Correspondence, Chicago.)

Business Organization and Combination.

(Haney)

UNLIKE some other books on this subject, no attempt is made here to trace business history, but the author takes up at once the various classes of business as they now exist. The nature of a Partnership organization is explained, also its advantages and disadvantages, together with the same information on Joint Stock companies and Corporations.

A chart of the United States Steel Corporation is presented showing the names of the affiliated companies with a very complete chapter on Holding Company organization and management. The facts in such cases are simply stated without any suggestion or recommendation as to what should be or should not be done, except in the closing chapters which take up Public Policy, and present a tentative solution of the Trust Problem.

In dealing with both trusts and corporations the aim is to set forth as a truly progressive plan. Instead of seeking to destroy on the one hand, or to preserve on the other, it aims to conserve—that is, utilize existing materials for better structures. The one great difficulty is efficient management is the problem of securing united, prompt and economic action by a group. If it should be found that corporations in which the government is truly representative do not work efficiently, the next step would be government control or paternalism. (MacMillan Book Co., New York.—\$2.00.)

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Advertising for Eternity.

It is said that when P. T. Barnum, who died
but a few months after his competitor in the
"show" business, arrived at the pearly gates he
was welcomed by Adam Forepaugh, who ex-
claimed exultingly, "Well, Pete, I got ahead of
you this time!"

P. T. did not answer, but smiled as he pointed
to a large bill posted near the main entrance. It
read: "Wait for Barnum—coming soon."

* * *

The Handicap Removed.

Aren't you the boy who was here a week ago
looking for a job?"

"Yes, sir."

"Thought so. And didn't I tell you then that
I wanted an older boy?"

"Yes, sir; that's why I came back now."

* * *

New Customers for the Barber.

"Brownie, do you expect to keep on shaving
people when you get to heaven?" asked the cus-
tomer, as the towels were flung off.

"Deed I dunno, boss. I 'spects ef I does I'll
be obliged to drum up a new bunch of cus-
tomers."

* * *

Origin of the Loose Leaf System.

"My dear," said Adam, as he and Eve were
discussing the fall fashions, "which system of
dressmaking do you favor?"

"Well," replied Eve thoughtfully, "they all have
their merits, but the loose-leaf system is good
enough for me."

* * *

A Plain Statement of Fact.

A badgering lawyer was examining a doctor
in an assault case. He represented the defense,
and the doctor testified that he treated the com-
plainant for a black eye.

"What do you mean by a 'black eye?' queried
the lawyer.

"I mean," said the doctor, "that the complain-
ant had received a severe contusion over the
lower portion of the frontal bone, producing ex-
tensive echymosis around the eye, together with
considerable infiltration of the subjacent areolar
tissue."

* * *

Remarkably Rapid Growth.

"P'taters is good this mornin', madam," said
the old farmer making his usual weekly call.

"Oh, is they?" retorted the customer. "That
reminds me. How is it that them you sold me
last week is so much smaller at the bottom o' the
basket than at the top?"

"Waal," replied the old man, "p'taters is grow-
in' so fast now, that by the time I get a basket-
ful dug the last ones is about twice the size of
the first."

* * *

A Legal View of Business.

Judge: "On what grounds do you ask for a
new trial?"

Lawyer: "On the ground of newly discovered
evidence, your honor. My client dug up four
hundred dollars I didn't know he had."

* * *

Everything Must Harmonize.

"Now, what color ribbon do you want for this
machine?" asked the salesman.

"Oh, black by all means!" "You see my type-
writer is a widow."

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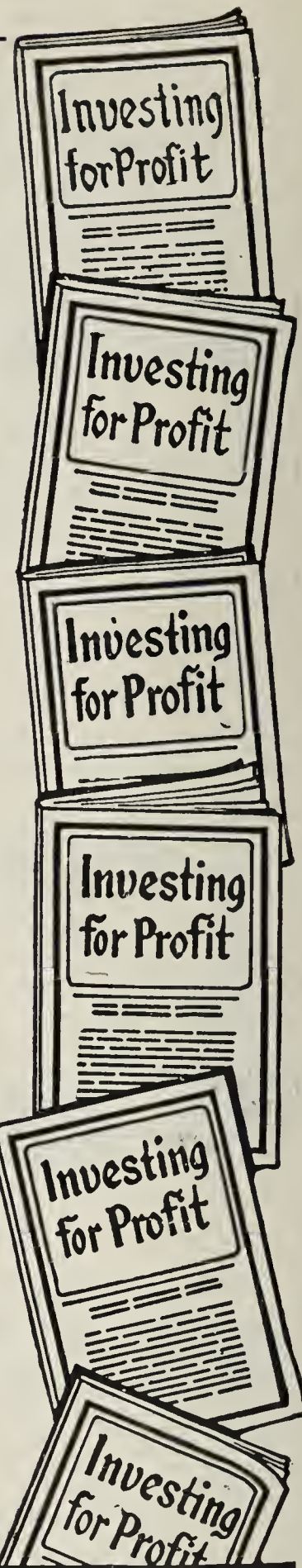
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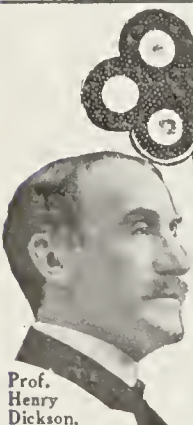
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Sworn to and subscribed before me this 25th day of Sept., 1912.

[SEAL] F. W. MORTON, Notary Public

(My commission expires March 7th, 1917.)

BUSINESS

the MAGAZINE for OFFICE, STORE and FACTORY

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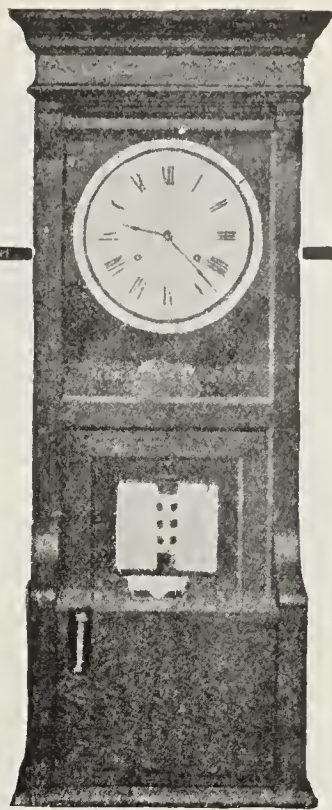
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PRETENSE inevitably entails defense. The cost of guarding an unsavory episode eventually exceeds the profit derived therefrom.

SOME cheats evade detection, but none escape reflection. Conscience, the nag, knows what's wrong. A secret soon becomes an old man of the sea—it's weight increases with the waiting.

EVERY tongue finally forgets itself—you're bound to seek relief—sure to confide in somebody, and "somebody" is certain to betray you.

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EVERYBODY is impulsive, neglectful, bad tempered. None of us is so well balanced that circumstances will not at times prove too powerful for resistance. There are moments when we all do wrong, but concealment of a mis-step turns it into a mis-deed.

BAD arithmetic isn't criminal, but when you juggle accounts to bury incompetence you become one. Dereliction of duty is simply carelessness, but failure to proclaim the evasion brands you as a sneak.

THE best of citizens occasionally miss the beaten track, but when we don't retrace and we don't replace, we cancel the right to respect and confidence. The utmost that the foremost can strive for is an excellent record. One hundred per cent men do not exist. Omniscience and omnipotence are not of the earth.

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BUSINESS

The MAGAZINE for OFFICE, STORE, and FACTORY

Vol. XXXI

No. 4

OCTOBER
1913

FOREIGN BLOOD IN AMERICAN BUSINESS

Article One—The German American

By H. de Weissen

EDITORIAL NOTE—This series treats of the different nationalities contributing to the business of the world through active business enterprises in America. It is an analysis of the control of business, showing in whose hands, from the standpoint of nationality, some great business interests lie. Every one knows that foreign blooded Americans take to certain lines of business. These articles will therefore be helpful to the business man, inasmuch as by a study of the lines of business controlled by the various nationalities, he will be able to better understand successful methods of dealing with them.

HERE are 18,400,000 citizens of German blood in America. They enter into all the great industries, the farms they own 10% more than other nationality; on vast cattle ranges have their stock and breeding farms; manufacturers of food products, as keepers and managers, as department owners—they have occupations seemingly as diverse as their localities.

Yet, despite this apparent diversity, they are engaged largely in matters connected with the home. The Germans are home-building people, and in business the German-American is a distinct character. In his business dealings, there is reflected the influence of derived or inherited traits, customs or instincts, which influence his actions and affect his relations in all activities of trade. He does business after the German fashion, which means that money getting is not his sole aim, and that should he be called in the middle of a business matter, he would wander off into a discussion of one of his philosophic or scientific hobbies, he cannot be hurried back into the details of the question in hand. The German loves his day well-balanced, well-rounded. No one matter must be shelved to make way for another, but everything must come in due season and in due time. His conservative

habit of thought must not be checked, nor his German traits of solidity and dignity challenged.

Take Frederick Weyerhaeuser, head of the Weyerhaeuser lumber syndicate controlling the vast interests and the timber lands of the Northwest. When he emigrated from Germany to America and took up the lumber business, every German instinct of thrift and honesty in him rebelled at the lavish waste he saw in the handling of timber. All Germans are natural sup-

porters of forest conservation, and Weyerhaeuser in the very beginnings of his mill and lumber trade resolved to sanction no wanton destruction of trees. Today he is known as the largest individual economic conservator of American timber lands and has reaped a fortune of millions.

Germans are predominant in the business of supplying and caring for nurseries. Roelker & Son and August Rhoter & Son, both firms of New York, are importers of horticultural supplies on a wholesale scale. As a sort of correlative to this branch of business come the seed-men—J. M. Thorburn & Co., of New York, James Vick's Sons of Rochester and the house of H. A. Dreer in Philadelphia. Here is manifested again the home instinct.

Those two typically German delicacies—the pickling and preserving businesses, are largely in the hands of the Germans. Two great rival pickling firms—H. J. Heinz & Co. and Lutz & Schramm of Pennsylvania—furnish the greater part of these food products, while Jersey City has the J. O. Schimmel Preserving Company, and Virginia, the manufacturers of peanut butter—the Bosman & Lohman Company. The pioneer manufacturer of oatmeal—the national breakfast-food of America—was a German—Ferdinand Schumacher, who



John Wanamaker—a Pennsylvania German—and proud of his ancestry. Photograph taken on the day that he was seventy-five years old.

came to the United States from Germany and established himself as a grocer in Akron, Ohio. Many of the well-known German manufacturers won their first successes as grocers. Mr. Schumacher was so successful that his establishment has grown to be the American Cereal Company, of which he was president until 1899. The factory is now conducted by his sons.

What about baking powder? It is synonymous with the name of William Ziegler, of German descent, who, early in the '70's, engaged in the business of bakers' and confectioners' supplies. Two years later a little chemical company was formed which afterward developed into the Royal Baking Powder Company. German thoroughness and economy started the business and German perseverance made it one of the largest businesses in America. Another German, John Valentine Hecker, is at the head of the establishment back of the phrase "Hecker's Self Raising Flour." This business has descended from father to son for two generations; but it was John V. Hecker who organized the flour mills of New York into a corporation now known as the Hecker-Jones-Jewel Milling Company. Germans aim to have their sons carry on their name and house, and many sons of wealthy Germans have entered shops or factories as apprentices to learn every detail from A to Z. Keeping the family together is a strong German trait which expresses itself in business.

Sugar owes its development in America

to Germans, the Havemeyer family, and their one-time rival in the West, Claus Spreckles, sugar king of Hawaii. The German firm of Piehl is at the head of the starch supply, and salt of all kinds from table to bath, is manufactured and prepared by the firm of Ruffner in Virginia—the original founders being two German brothers whose father bought nine hundred acres of land embracing the present site of Charleston, and enjoined them to build as extensive salt works as their capital would allow. They are now one of the largest firms in the country.

From the home to the hotel is but a step, and the tendency of the German to enter the hotel business is in evidence from Maine to California, for the housing instinct finds expression even in the formal routine of the hostelry. The hotel business has a German American premier in George C. Boldt, president of the Waldorf-Astoria Association, New York, and proprietor of the Bellevue-Stratford in Philadelphia. Mr. Boldt, being of the true German bent of mind, manages, in spite of all the magnificence, the splendor and the expense of his various hotels, to bestow upon them a generous spirit of hospitality—a touch of home atmosphere. German management includes such inns and hotels as the Welcker in Washington, the Buckingham, New York, the Homestead at Virginia Hot Springs, the Hollenbeck of Los Angeles, the Orndorff of El Paso, Texas, and the Ponce de Leon of St. Augustine, built by Henry M. Flagler, of Dutch descent.

The German is an honest tradesman. In the hardware business of Cleveland, Ohio, over 70% of which is in the hands of the Germans, it is a matter of local pride that no mismanagement has ever occurred. The large rubber business of Akron, Ohio, is almost entirely conducted by German firms—Seiberling, Swinehart, Metz and Miller. The Eberhard-Faber Pencil Company in Brooklyn, N. Y., which owns a cedar yard and mill at Cedar Keys, Florida, is an outgrowth of the factory founded by Faber in Germany. Welsbach and Pintsch are well-known names of the lighting industry. Germany is a nation of smokers, and so two of the firms in the American Tobacco Company are founded and directed by Germans. Another of German descent, P. A. W. Kiechhofer, is at the head of the largest tinware and enameled ware factory in the

world. Who does not know Fleischman's yeast? And bakeries, lunch counters, grocers' rooms and delicatessen stores anywhere in the country are likely to have the name of German written over the door, for the German-American is distinctly a force for health, and honest, substantial, well-cooked food is found wherever there hangs a German sign.

At least one of America's largest department stores is that of John Wanamaker, Pennsylvania German and proud of his ancestry. Several other great department stores in New York, Chicago and elsewhere are either owned or managed by men of German birth or descent.

The greatest breweries in America are owned by Germans, notably one "that makes Milwaukee famous." Wholesome, home beer is as essential to the German-American as food and the German brand has made beer almost a national beverage.

One of the recipes in an old book says "to cook a hare successfully, first catch your hare." So in business dealings with the true German type of character, the question is how best to approach it. Prudence is the foundation of the German nature—integrity of principle and action is ingrained. A radical, only as regards the bettering of his working conditions and standards, the German produces and sells his goods as solid, substantial and trustworthy as himself. He never takes chances. He is not the gambling spirit. In his work and transactions he is guided by the law of ethical, moral and financial benefit to his home. His family and his home make up the world of his hope and desires. They are the center and circumference of his interests. For the German-American is a family man. He loves his domestic



Two great rival pickling firms furnish the greater part of these food products.

d the welfare of his children is always
permost in his mind. And no one will
t very far with him in any business mat-
; unless his purposes and aims are un-
fish, big and true.

He believes in the joy of living, in the
autiful, the good, the simple thought and
ed. He is a democrat by nature and
nts everybody to enjoy these things with
n. Though a loyal American, he would
soon cut off a hand as forget to cele-
ate a festival of the Fatherland. Jovial,
arty and thoroughly loyal to his native
d, he is nevertheless a comrade to the
orld. The German-American is a prod-
t of two races; the one introspective,
dding, scientific, thoughtful when con-
nted with big problems; the other, quick,
shing, eager, seeking swift action and
tant results. He loves his work, whatever
is, and his influence on American Life
d habits lies in the fact that he infuses
o American stock a sturdy persistence
d solidity useful in moderating the nerv-
s energy of American business.



Annual outing of the employees of H. J. Heinz & Co.

HOW I WRECKED *and* RE- BUILT MY BUSINESS

PART II. *The Awakening—and New Plans Put in Operation*

[THERE is so much of mis-
fortune—not to say cal-
amity—in the world that
ere must be a reason for it.
Starting with this premise I
contemplated the shell of an en-
prise which once had been
usually fortunate from many
nts of view. As the realiza-
n of the acute condition of
affairs forced itself upon

, and each deduction led back to myself
the primary cause, I inventoried my per-
sonality—a thing I should have done long
ore.

Stripping myself of all self-deceit I found
t my condition was not entirely hopeless
lthough it was decidedly desperate. To
in with I saw that I would need money
onsiderable of it, in fact, before I could
oe to remodel things along sane and
fitable lines. Fixed expenses were eat-
into my bank balances in a ratio that
s alarming when the income from the
iness itself was considered.

For this reason I began my process of
habilitation with an effort to secure more
ney, while I groped for clues to other

EDITOR'S NOTE: *The architecture of business success has
a very definite analogy to the construction of a building. Given a
bare plot of ground, workmen, capital, suitable tools and material
and a building follows. Modernizing an old building is difficult and
the most difficult problem in the architecture of business is to carry
on details of manufacturing, selling and financing while changing a
ruinous business policy into one of ever-increasing success. In this
last installment the manner in which this was achieved by one manu-
facturer is set forth in his own words.*

needful changes. Oddly enough, getting
money was one of the least of my difficul-
ties, and while engaged in securing it I ran
into one experience which afterward proved
invaluable.

The fifty thousand dollars of life insur-
ance which my brother and I had each
taken out, to protect the business in case of
the death of either, now came into play.
His policy had been paid on his death and
the money expended. But my own policy
was still in force and as it was of the en-
dowment type, with only three years to run
before maturing, I determined to use it as a
collateral for a loan. Before doing this I
applied for another like amount.

The company which was considering my

application determined on a
special medical examination at
the home office. So I took the
train to their city. In the
smoker of the parlor car I ran
into a bunch of "live ones"—
brisk, alert, enterprising men—
all discussing that romance for
which alone the world exists—
the transformation of individual
ability into tangible results

yielding hard cash. I was unusually re-
ceptive to the talk.

"Do you know," said one keen-eyed,
grey-haired fellow, "I got a lesson years
and years ago that has done more than any-
thing else to help me make my own busi-
ness a success. It was my privilege to meet
one of the great captains of industry of
America some years ago. His fortune is
fabulous, the envy of every man in busi-
ness life in America and still it grows pro-
digiously. In fifteen minutes he gave me
the secret of it all."

I held my breath while the man relighted
his cigar. I needed that kind of advice
more than any other man in the smoking

compartment, and when he resumed, I listened attentively.

"This gentleman," went on the narrator, "said that he realized at the start that his business, although growing by leaps and bounds, could never attain permanency under his direction alone. Therefore, he made it a practice to surround himself with subordinates who were experts in special lines, encouraged them in every possible way, and if they made good he gave them an interest in the firm. 'In this way,' said the big man, 'I have succeeded where others have failed. I realized that the knowledge that one man can individually absorb, develop or adapt is small—too small to enable him to compete with millions of other men, all just as intent on succeeding as he is. That is why I have surrounded myself with other men—delegating to them specific duties—holding them responsible for certain results—paying them better salaries than other firms, making partners of them—thus affording them an incentive to do their best under all conditions. My success was their success. That is why I am today so far ahead of other men—each of whom, individually, is perhaps as able and far-sighted and resourceful as I ever have been.'"

I leaned forward as he finished.

"May I ask you the name of the man who gave that opinion, sir," I inquired.

"You may," said he, graciously. "It was John D. Rockefeller."

I do not recall the balance of the conversation. I was too engrossed in digesting this absurdly simple statement of the one man in all the world who is esteemed a terrific success financially. Mentally I contrasted his methods with what my own had been. Then and there I began to plan. The train pulled up at my destination while my brain was still seething with constructive ideas—and hope was the cornerstone of every thought.

The medical examination resulted satisfactorily. With one hundred thousand dollars of life insurance, I went to my banker. I showed him a statement of the actual conditions of my business—admitted my faults—told of my new plans.

He leaned back in his big chair, and listened carefully. When I had finished he told me frankly that he would not

lend a dollar on such a business as I now had—even with the collateral which I had shown him.

"But," he said, with a twinkle far back in his shrewd, gray eyes, "if you mean what you have just told me, and will pro-

ceed to put into operation the plans you have outlined—and stick to them, through thick and thin—I will notify the discount committee for a special meeting this afternoon, and recommend that the bank loan you fifty thousand dollars at once, with a like guarantee of as much more in ninety days, if you must have it—on this same security and the statement of your business you have laid down here this morning."

The first thing I did when I reached my office was to wire for my former superintendent for a conference. He arrived the next morning. I invited him for an automobile ride out through the park, leaned back in the tonneau, and talked to him, man to man.

"Jim, I made a big mistake when I let you go. If you want to come back, I'll be glad to have you—at six hundred dollars a year more than you were getting when you left. What do you say?"

He looked at me incredulously.

"Do you mean it?"

"Not exactly, Jim. That's for the first year. If you make good, your salary will be twenty-four hundred the next year. I don't expect impossibilities nor do I want you to drive the men unreasonably. I want the same careful, faithful, conscientious work you always gave me, and as the business grows, you grow."

The tears welled up into his eyes.

"The wife will be mighty glad," said he, simply. "She never



I'm going to hit you hard. I want to can two of our salesmen and hire five new men, cutting down the territory.

did like it where we are now."

When he returned, I instructed him to look over the shop and pick out an assistant superintendent to start in with a salary of twelve hundred dollars the first year; fifteen hundred the next and with the pros-

pect of a hundred-dollar-a-year increase after that if he made good until he was getting eighteen hundred. Before night the new chap was in his new job. Then we three settled down to a conference to devise ways and means of increasing the efficiency of the men whose wages I must pay every week.

"Haven't we some fellows in the shop who are getting old?" I demanded.

"About twenty-five," reluctantly admitted Jim. I saw by his tone that he hated the idea of weeding them out. They had been with the business so long that they were as mechanical in operation as the machines they tended.

"Make me a list of them, and have the report at the office tomorrow noon for a conference with you," said I. Jim's face was a little dubious as the "knock-off" whistle blew, but it wore a proud smile when I handed him a sheet of instructions the next day to read to the restless, fidgeting men, many of them wondering if their livelihood was to be terminated, as the rumors of the "shake-up" were now flying around the factory. The statement read:

James Wilson, Superintendent.

Sir:—You will notify the twenty-five men who are on the list submitted me that hereafter each will receive a bonus of fifty dollars at the end of each calendar year of employment, beginning with January 1st last, provided your personal recommendation accompanies the report of their work each month. All other employees will be graded for like increases, as follows: Five year men, twenty dollars bonus; ten year men, thirty dollars bonus; all over this, not included in the fifty dollar bonus, will receive forty dollars bonus. A general advance of wages of five per cent will also take place, beginning on the first of the next month, applying to all men employed.

Proprietor.

That night the local papers all carried the news, although no reporters came to me. It was a first-page story and was the cause of more favorable comment in our city than any other item which had appeared for years. I was glad to get the congratulations which poured in but the brisk, alert and almost jaunty way that the factory began to move was the real compensation.

Within three months I had increased efficiency fully twenty-two per cent with an outlay, all told, of less than eight per cent in increased wages. Yet some people say: "You can treat your men too well."

Nor was this all. Inside of three months three of my most formidable competitors

disastrous strikes on their hands, right the very time when the demand for their goods was beginning to tell the hardest on them.

For a month none of them worked. They starved the men back to their tasks. They rather than give up what they called a principle."

Meanwhile, I had not been idle in the sales department. I sent for my former sales manager, the man who had so manfully stood up for his rights years before regarding the expense account. He came, a little puzzled. I took him for a ride on the same route that I had taken the superintendent. The house he was working for was one whose men were on strike.

"Martin," said I, "when a man goes on strike he will never get altogether right until he comes out like a man and acknowledges his mistakes. I was wrong about that expense account. You were right. Now, if you want to come back here at any time, I want you to know that you will not only be welcome, but I will put you at the head of a live-wire selling-force, after you have made a trip or two over the road to get at the condition of the trade. I don't want you to do anything dishonorable and if you don't come clean now, stay where you are until you can. Your old job is open but the salary will be better by twenty per cent if you put a general ten per cent increase on all goods from the time you take charge. Hereafter, it will go up in salary five hundred dollars a year until it touches fifteen hundred, flat."

Martin's contract expired in three months. Owing to the strike the firm were too glad to terminate it at once. In a week from our talk he was installed as general sales manager, and in five more he was back in the office with a healthy increase in business, and ready to talk over with me his own ideas for increasing the same.

"I'm going to hit you hard," said he, as he sat down. "I want to 'can' two of our men, and hire five new men, cutting down the territory."

"I approve the plan," said I, "only, don't forget the conditions under which I am to go on raising that salary."

"I'm not likely to overlook it," said he only. "But that isn't all. Conditions in the line are changing. Some of the old customers are dead, others have retired, still others have new competition locally which demands more trade than they do. Now, the question is, *do we want this business?*"

"We do, certainly."

"Then," said Martin with a deliberation which showed his earnestness, "we've got to do something to get it. Our competitors are not asleep. They tell the customers in every section about their goods, as well as

the jobbers. The jobbers can only supply the retailers. The retailers cannot take more goods than they can sell—for if they do, it hurts our trade. *We've got to advertise!*"

"You're right," was my answer. I whirled in my chair and called up my banker on the telephone.

"I'm coming down to see you about that other fifty thousand dollars," I told him. Martin stiffened back in his chair.

"All right," replied the man on the other end of the wire. "I'll be here all day."

I sent for an advertising man—and with Martin at my elbow, I put the proposition up to him. He was one of the men who talk little. After listening to my statements and the sales-manager's interpolations, he suggested one trip over the road by all the salesmen, each to keep a careful memoranda of what objections he met with and to bring them back at the end of the trip.

While this was being done, I took him over the factory. He studied our product from start to finish; he talked with the superintendent and the assistant; he chatted with the men; he made one trip in company with Martin over territory contiguous to our location.

After this he formulated a campaign of publicity which astonished me with its originality, its power and its immediate results.

It was a progressive campaign. It began with an appeal for working people to buy our goods in preference to those of other retailers, because the workingmen in our factory did not have to go hungry in order to get enough to eat. Every local paper in ten cities was given an appropriation which carried each idea in sequence to the man who used the thing I made and sold. Every salesman on every trip called on from three to five retailers in each city of fifty thousand people and up. Every retailer was shown in advance our plan of campaign in detail, and a special inducement, for that trip only, of an extra two per cent discount on all goods bought and paid for in sixty days was the wedge we drove straight at the heart of competition which I had found impairing my sales.

Few campaigns have resulted more profitably than this. We spread that fifty thousand dollars over the country in fifteen cities, principally. Before it was all used, my sales were climbing steadily—and they are climbing today in every city where my



Jim I made a big mistake when I let you go. If you want to come back I'll give you six hundred dollars a year more than you were getting.

goods have ever been sold—and this was nearly eight years ago.

The first three months' business showed a net increase of six per cent in total gilt-edge sales; the second three months showed an increase of eighteen per cent; and it was here that I installed a credit man to weed out the people who were so slow that they could not give us the action on remittances their competitors did. At the end of the first year after the business began its new lease of life, I had increased the net cash income *thirty-five per cent* on a turnover of almost a million and a half, and had set aside another twenty-five thousand dollars for the next six months' campaign.

Five hundred and twenty-five thousand dollars in real, hard money more than I had received the year before was an argument behind which no man who wants dollars in return for merchandise could afford to hide.

In place of using the time of a salesman to wheedle or cajole a jobber into buying goods which the jobber must unload by similar methods upon the retailer, I substituted the direct appeal to consumers for the purchase of an article in almost universal use, and thereby eliminated useless waste and tons of dissatisfaction as easily as a boy wipes his slate with a wet sponge.

A miracle? Nothing of the kind—just the awakening which every man of affairs some day or another *must* experience—if he is to attain *the maximum* of success which he is entitled to receive on a given

(Continued on Page 243.)

Taking the STORE to the CUSTOMER

How a Large Public Service Company is Reaching the Trade in the Small Towns

By W. C. Clifford

PLACE the goods in the customer's hands, is a sound trade maxim, the observance of which is daily breaking sales records for many a concern. Goods will speak for themselves far better than any description that can be written or any pictures that can be drawn.

But it is not always possible for a firm to place its goods in the hands of thousands of prospects and customers scattered throughout the country. And so they have had to be content with *literally* taking their goods to the customer by means of booklets, circulars, catalogues, etc.

But now comes a concern that *actually* takes—not merely a few of its goods—but its entire store to the customer. And it does this by putting its store on wheels and sending it around the country.

The Middle West Utilities Company, of Chicago, is the parent company of a group of electrical supply companies located between Nebraska and Maine. To increase its sales of electricity the company sells electrical devices of various kinds—flat irons, toasters, washing machines, etc. In Chicago the company operates a model retail store devoted to the exclusive sale of electrical household goods. This store has proved a successful means of increasing the sale of electricity in and around Chicago. It obviously would not pay the company to operate similar stores in every town and city where it supplies electricity. And so the idea was conceived of duplicating the Chicago store in a railroad car and sending it around the country.

This store on wheels takes the form of a standard sixty-foot railroad car, named "Electra." The interior of the car is fitted up on the order of a retail store. It contains a complete equipment of modern electrical devices for the home. The arrangement of the car is excellent for the accommodation of visitors. There are large side doors reached by comfortable steps, and

within is an aisle and counter just like a store. The exterior of the car is a dark green, the interior is neat oak finish throughout, except the shelves which are covered with green burlap. The floor is of cement. At one end of the car are the electric service connections and the fuse box with glass cover and a neat array of switches and plugs. Just beyond this is the

charge of the local electric light company and is transferred to a siding as near to center of the town as possible. It is open to the public from 10 a. m. until 9 p. m., depending on local conditions. The car is supplied with electricity by means of running a cable from it to one of the company's connections. All electrical devices in the car are shown in actual operation.

The names and addresses of persons who visit the car are obtained wherever possible and are immediately entered in a prospect list. At the end of each day these names are taken by the local electric light company for further follow up.

The demonstrators in charge of the car go further than merely explaining the uses and advantages of the various appliances displayed. They close sales wherever possible. Goods are delivered from the car, however. Delivery is made by the local electric light company or their order direct from the

manufacturers of the appliance.

A strong factor in drawing crowds to the demonstration is a free moving picture show, given as soon as darkness sets in. A moving picture machine is a part of the equipment of the car. A screen is attached to a nearby building, or if no building is available, it is set up on a frame. Four photoplays, entitled respectively "The Education of Mr. and Mrs. Thompson," "Electrifying the Home," "A Trip Through the Factory," "Every Husband's Opportunity," constitute the moving picture show. Each picture-play is based on the uses of electrical devices in the home and points a strong moral in their favor.

At the end of each show a demonstrator announces to the crowd that the appliances shown on the screen can be inspected in the car, and the crowd is invited in. After an interval of from fifteen to thirty minutes the picture show is continued, and on throughout the evening as long as a crowd is present.



Conceived the idea of duplicating the store in a railway car and sending it around the country.

private office of the man who travels with the exhibition, and his sleeping room, wardrobe, pantry, etc. At the other end of the car is a water-heating connection with a piping system for keeping the car warm in cold weather.

The car is routed through various territories in the same way that a salesman is routed. The only difference is that while a salesman is given a list of merchants or individuals to call upon, the superintendent of the car is given a list of towns to visit.

A few weeks before the arrival of the car in a town, the local electric light company advertises its coming to the public. The advertising takes the form of posters used on billboards and in store windows. Local newspaper advertising also is used. Personal invitations to visit the car are also sent to the mayor, city officials, heads of commercial clubs, etc. In all the advertisements the public is invited to visit the car free of charge.

On arriving in a town the car is placed in

omen constitute the largest proportion of persons who visit the car. Farmers, in particular, are interested in the sewing machines, while both town and country people are interested in vacuum cleaners, irons, coffee percolators, etc. No special effort is made to appeal to farmers; they come under the heading of power appliances, which is a separate department of the electricity supply business apart from the household appliances, and is handled by the city's power solicitors.

Small sizes of towns are visited. The selection of these towns is not governed by their sizes, however, but by the local electric light situation. The average stay of the car in a town is two days. The towns visited thus far range in population from 100 to 11,400, the average population being about 5,000. The average number of visitors to the car per day is 350. The cost per visitor is 85c. The average cost per mile traveled by the car is 60c.

At the close of each day the man in charge of the car makes up a Daily Report. Copies being made at one time. The report goes to the vice-president of the company in Chicago; the second copy to the manager of the commercial department; the third copy to the office of the local electric light company; and the fourth is retained on the car as a permanent record.

The data given on this form enables the officials at headquarters to keep exact tab on the results produced by the car. Particular attention is paid to that part of the report which calls for information on the most popular appliances shown. Experience shows that the popularity of certain appliances varies with the territory in which the display is made. By keeping a watch on this part of the report the company can tell in advance with a large



The interior of the car is fitted up on the order of a retail store and contains a complete equipment of electrical devices for the home.

degree of certainty which articles to feature in a town.

The company operating the car does not figure on having it show an immediate profit on each visit to a town. The cost of operating it is charged up to general advertising and selling expense. While in some cases sales made from the car in a town have shown a handsome profit on the cost of sending it there, yet in other cases sales do not equal the expenditures. The work done by the car is really in the nature of general advertising or missionary selling, and of course in work of this nature results are not immediate.

In this connection it should be remembered that the visit of a car to a town supplies the local electric light company with a valuable list of prospects, the majority of whom can be sold in the future. Also that an electric light company does not make its profits in a lump, but over a long period of time. For example, while the sale of a \$5.00 flat-iron will show an immediate profit of a dollar or so, the annual profit on the sale of electricity required to operate the iron is approximately \$5.00 per year as long as the iron is used. On this basis the company can well afford to operate the car without immediate profits. However, average figures based on the operation of the car thus far show that it invariably more than pays for its visit to a town.

A valuable source of business developed by the visit of the car to a town is orders for the complete wiring of residences for

electricity. This work is done at cost by the local electric light company. Its profits come from the later sale of electricity. Experience shows that users of electricity are continually adopting new electrical devices in their homes. For example, a person will first install electric light; an electric flat-iron is invariably next installed; then follows, say, a washing machine, a fan, a coffee percolator, and so on, all of which increase the sale of electricity by the local company, and consequently its profits.

DAILY REPORT EXHIBITION CAR "ELECTRA"	
TOWN _____	DATE _____ 19__
COMPANY _____	WEATHER _____ TEMP _____
PREVIOUS PLACE OF EXHIBITION _____	
ARRIVED AT _____ M.	OPENED FOR INSPECTION _____ M.
CLOSED _____ M.	TOTAL HOURS OPEN _____
CURRENT CONSUMED _____ K. W. H.	
LEFT _____	FOR _____ VIA _____
NO. OF MILES TRAVELED TODAY _____	TOTAL TO DATE _____
AMOUNT PAID FOR TRANSPORTATION OF CAR FROM _____ TO _____	\$ _____
AMOUNT PAID FOR TRANSPORTATION OF ATTENDANT FROM _____ TO _____	\$ _____
NO. OF VISITORS IN ATTENDANCE TODAY _____	TOTAL TO DATE _____
NAME OF DISTRICT SALESMAN _____	
THREE MOST POPULAR APPLIANCES.	1. _____ MAKE _____
	2. _____ MAKE _____
	3. _____ MAKE _____
ACCIDENTS _____	
ORDERS TAKEN BY DISTRICT SALESMAN _____	
ITEMIZED EXPENDITURES _____	
ATTENDANT _____	

The data given on this form enables the officials at headquarters to keep exact tab on the results produced by the car.



Behind this is the private office of the man who travels with the exhibition.

Pitfalls to Guard Against

Six Instances Where Disastrous Results Followed Mistaken Ideas of Managing the Sales Force

By Wesley A. Stanger

MORE good men are spoiled by sales managers than are ever developed by them. It is the personality, the individuality in men that makes success or failure.

When the ground work is provided by the man himself, the manager has within his power the development of a good man or the absolute spoiling of one with good stuff in him. It often happens that a thoroughly good man will get connected with one of the "man killing" managers and go

all to pieces; then once he is broken, it is hard for him to come back. Some managers, however, pride themselves on developing men, and the manager who develops the most good men is usually the best manager from every point of view. It may be that the manager develops his men and then the house takes them away and puts them in more responsible positions, but this is an added evidence of the ability of the man at the head. The manager who develops good men and then loses them to other houses is a rare production and when this condition presents itself it is usually on account of policy over which he has no control or a result of a desire to practice economy to such an extent as to interfere with the upward progress of the business generally.

All men cannot be managers, and all men cannot be salesmen or assistants in the business. There are places to be filled and men must be found to do the work. A salesman is usually a salesman by instinct as well as by training. It is an established fact that certain men require a leader and cannot work on their own initiative. Men of this character are usually the producers in every line of work or business, but they must be led right to make good. A leader who does not know how to lead or who leads along incorrect lines will spoil more good men than the other sort of a leader can hope to find. Some managers are able to lead certain kinds of men right and lead others wrong.

A good sales force can sell an inferior

article better than an inferior sales force can sell a superior article. If the fundamental principle of purchase and sale is present, all that is necessary to produce the market is the addition of men under a competent leader. The most successful manager is always the most successful leader.

"Directing the force" is another thing. It does not necessarily go with success—leadership does. Very often men will aspire to managerial positions who are totally un-



More good men are spoiled by sales managers than are ever developed by them.

fit because of the very fact that they possess an overly exaggerated idea of "directing." Other failures are attributed to a lack of fairness, lack of true leadership, a too well grounded feeling of superiority as to selling ability or some other ability as applied to the men to be led.

A few pointed and specific instances that have tended toward disintegration in sales forces will suggest similar cases to readers of this article.

CASE I—Producer Killed by Comparisons with Others

SALESMEN for wholesale grocery concerns probably work on as fast a schedule as any men who sell goods. Prices change over night and, on some lines, every few hours. A grocery salesman must be a hustler and he must be able to grasp situations in a hurry. In a certain wholesale grocery, the sales manager was one of those fellows who assume a sort of superior air

over the men; not only the salesmen but everyone else in the place. This particular man had a pretty good sales force. Some of the men had been with the house since he was a school boy and when he took over he started out to "direct" the men but soon found that the older fellows were turned in a steady grind of business every week and that it was the kind of business the house wanted. He knew that his job depended upon the sales and when things went a little slow he felt himself leaning

toward the older fellows. He was not on very good terms with any of them, to be sure, but he had charge of the business anyhow and they knew it. In this sales force there were some younger men who were constantly working to get higher up. Some of them developed good accounts, turned in large orders; their records continued to show well and they gave promise of being leaders of the force. This manager, however, never learned the value of a little encouragement or appreciation. No matter how big a bill of goods the men sold, he always complained because

it was not larger or harped on some particular transaction of which he did not approve. To cap the climax and make the situation unbearable, he would make comparisons between the men. For instance, when a new man brought in a good sized week's business, this sales manager was afraid to let him know it and would complain about as many things as possible, thus planting the seeds of discouragement and hatred. In addition to this he would cite a supposed case concerning some other man or men in the force and, by comparison, show the new man up to whom he was talking. In doing this he created jealousies among his men, estranged himself from the man to whom he was talking and discouraged him from future profitable efforts. Some of the men had sense enough to realize their peril and got out. The average man under such conditions, however, does not realize what is up against him but remains and steadily grows worse until he is "fired." This sales manager

er actually spoiled man after man by these tactics, cheated his own house out of a great deal of business they would otherwise have had and instead of developing men, took men whom someone else had developed and made them derelicts on the sea salesmanship.

ASE II—Clubbed His Men to Failure

VERY man who holds a position likes to feel that there is at least some security to it. He does not want to feel as though he had to be constantly on the lookout for something else in case he should unexpectedly receive a "blue envelope." In a western city a sales manager was put in charge of a corps of men to market a specialty. The specialty was widely advertised and had a good sale. There was a certain flow of business that the manufacturer could get just by reason of the fact that someone called, but the sales manager's job was to produce more and more business. He started out by weeding out the men that did not look good to him, replacing them with others. Before long he found it extremely difficult to get hold of any man at all. When he did get a man he retained him but a short time. An investigation of the conditions showed a situation that exists in a great many sales organizations. This sales manager knew how to sell the goods. He knew the line so well that his explanation and demonstration was the last word on the subject. Theoretically he was a wonder. The men knew that he knew, but he knew it. When the men started out in the morning they felt that they worked under a brainy sales manager and carried a great impression for hours. One result of this was a feeling that they were inferior. At night, this sales manager made it a point to make every city salesman to task for his day's work. The boys on the road knew that each day they would receive a letter regarding their lack of orders. Periodically he would call the men in and tell each salesman that his job was in jeopardy. This plan was indulged in with the city men at least once a week. The men went out in the morning obsessed with the idea of the security of their jobs and put in their time in pool rooms or other places of amusement in an endeavor to find a counter-balance, instead of being on the job. About once so often, this sales manager would "pull" a man spectacularly for the benefit of the rest of the force. The good men felt the lax ways of the poorer ones and as the reputation of the force went down it was noised about that no jobs were safe. The men fell off, desperate advertising efforts were put forth but to no avail. Good men who had made excellent records with competitors were hired but sooner or later fell

down. The factory was jumped on and everything done to bring back the commodity, but everything tried, failed. The good men went bad and the poor ones died at the post. One day the president of the firm made up his mind to make a personal investigation and he took department by department, leaving the sales until the last. It became necessary for the sales manager to take a trip and the president held his chair for two weeks. During this period

sales did not increase but a change came over the men. They worked and dreaded the return of the sales manager, although the president was a hard taskmaster. Finally, and little by little, the president learned the secret of the trouble. When the sales manager returned, he resigned and a new man took his place, a man who understood the dollars and cents value of knowing that your job is safe as long as you produce.

(Continued on Page 246.)

Vitalizing the Premium Offer

The Retailers Greatest Problem—How to Get Customers into the Store

By Richard W. Proctor

TIME was when customers could be brought flocking to a store by means of newspaper advertisements, circulars sent through the mail, etc., but the general adoption of these methods by retailers has robbed them of some of their effectiveness, and a sales appeal needs now to be made from a new angle.

In placing a new line of goods on the market retailers find it profitable to send free samples of goods to prospective customers. Generally the samples are either mailed to prospects or are handed to them by one of the store's delivery men, accompanied by printed matter to the effect that supplies of the article can be obtained at the store. While this method of free sampling produces some business, it generally fails to give a retailer the full benefit to which his efforts entitle him. As a rule people do not appreciate some-

thing that comes to them without solicitation or effort on their part. The mere effect of making them ask at the store for a free sample causes them to value it more and also to pay greater attention to the goods. In addition to this there is the advantage of getting them into the store. The modern retailer realizes that every person he can get

into his store represents a sale more than half made, for attractive displays will generally create a want in the mind of the store visitor.

A general market in a city in the middle west issues a weekly price list of the principal goods it handles. This list is either mailed to or placed in the mail box

FREE COUPON

Present this coupon signed at our store and receive a 5c package of

Golden Egg Machine Dried Products Free or a 10c package on the payment of 5c and this coupon. Your choice of Macaroni, Spaghetti or Noodles.

Name.....

Address.....

The mere effect of making them ask at the store causes them to pay more attention to the goods.

of each prospective customer within a radius of say a mile of the store. Attached to this price list is a "free coupon" that, when filled out with the resident's name and address and presented at the store, is good for a package of some household commodity. The "free offer" is varied from week to week—one week it will be a package of powdered soap, another week a package of a food product, and so forth.

A dyeing and cleaning store operates a similar plan by mailing to residents in the better class districts within a radius of its store, a coupon the value of which is five cents. Printed matter on the coupon reads: "This coupon and five cents will pay for cleaning a pair of gloves at our store."

A candy store issues each day coupons that are good for a valuable premium if

Send us in your name and address mentioning this number

No. 8988

and they will be registered.

In case you lose your keys notify us at once.

We Make

Slow Accounts

Produce

Quick Assets

WE do it for others and can do it for you. We do not "promise" you "something" for nothing. We do not ask a subscription fee. We do not ask you to report blanks, etc. Our business is Making Collections and We make them, too. Midland Credit Adjustment Company 1014 First, 105 West Monroe Street, CHICAGO. PHONE: Central 3314. Area 3318.

A collection agency puts a new twist on a premium offer that makes it a strong business getter.

used in connection with the purchase of say a certain quantity of ice cream. For distribution among women the coupons are printed to read that a twenty-five cent jar of face cream will be given free with each order for a certain quantity of ice cream. Coupons distributed among men are to the effect that three or six cigars of a well-known brand will be given with each order for a dollar box of chocolates.

A Chicago restaurant operates a highly developed scheme of this nature that is worked on the endless chain system. The restaurant distributes to offices in its vicinity printed cards to the effect that a one-pound box of chocolates will be awarded each day to certain of its patrons. When each patron pays his check at the cash desk he is given a numbered coupon that reads to the effect that at the end of the day the stubs of all coupons issued will be placed in a box, shuffled, and one of the patrons of the restaurant will be asked to draw three stubs from the box. The holders of the coupons numbered to correspond with the stubs drawn will each be entitled to a one-pound box of chocolates on presentation of their coupons at the restaurant the next day.

Here is where the scheme works to the best advantage of the restaurant: In order for persons to know if they are prize winners they must patronize the restaurant on the following day where they will find the prize winning numbers for the preceding day printed on the menu.

The cost of the chocolates purchased at wholesale is infinitesimal as compared with the extra amount of business the scheme produces for the restaurant.

Instead of sending a stereotyped "fall announcement" to prospective customers, a furniture store in Chicago uses a strongly written form letter that plays up its offerings. The letter does not merely ask the prospect to come to the store, but makes him a "something-for-nothing" proposition so full of promise that he feels he cannot afford to pass it up.

A circular the size of a newspaper page is enclosed with the letter which tells of

a modern combination coal and gas range that will be given away. The conditions are that each purchase of five dollars at the store automatically enters the buyer in the contest and entitles him to one guess as to how many parts are contained in the range. The number of entries that can be made is limited only by the number of five dollar purchases made at the store.

Thus far there is nothing unique about

a guess on the stove, and concludes that as the coupon entitles him to one guess it must therefore be worth five dollars. Naturally no one is going to pass up five dollars,—much less the opportunity to obtain a valuable cooking range. And so he comes to the store to register his guess. In the words of the manager of this store, "A person in our store in an interested frame of mind is a sale half made."

A collection agency puts a new twist on a premium offer that makes it a strong business getter. The scheme hinges on the idea that the keys that the average business man carries are valuable, and that most business men use some system of registration to ensure the immediate return of their keys in case of loss.

This concern mails to prospective clients a key ring and registration metal label bearing its name and address and a two-line statement of its claims to patronage. On the reverse side of the metal tag a number appears, together with matter reading: "The finder of these keys will be presented with one dollar on returning them to Blair Collection Agency. A printed slip enclosed with the key ring and tag states that the recipient will send in his name and address to the firm together with the number on the metal tag, it will be registered as belonging to him, and that in the event of the loss of his keys the collection agency will do its best to have them returned promptly free of charge.

This key ring idea makes a strong appeal to everyone who receives it for the reason that it is not merely a novelty, but possesses worth and commercial value—that reasonable protection against loss, all of which is entirely free of charge or obligation.

A few days after the collection agency receives a registration record from a prospective client, it sends a solicitor to see him to endeavor to obtain his business. A person who has thus availed himself of the free services of the collection firm feels more or less obligated to it, and at least accords the solicitor an interview which is all that the agency seeks in the first case.


ROYAL FURNITURE & CARPET CO.

3145-3147 LINCOLN AVENUE

THIS JEWEL RANGE

FREE

In order



ROYAL FURNITURE & CARPET CO.
FURNITURE, CARPETS,
RUGS, STOVES,
COMPLETE OUTFITTERS.
CHICAGO.

October, 1912.

Dear Friend -

In calling your attention to the enclosed circular, we only call your attention to just a few of the hundreds of High-Grade Furnishings we are showing this season.

Our four sample floors are crowded with Furnishings, pleasing to your taste and in your easy reach.

It is our policy to show the very best Furniture, Rugs, Stoves, etc., to be had and you will find just such Furnishings throughout our entire store, marked in plain figures prices—the only safe way to buy merchandises.

The Furnishings we are showing at our prices make Home-Furnishing at the Royal a pleasure this Fall.

Credit, if you wish it, is an absolutely free accommodation at our store. There is no red-tape to it; no interest charged; no inconvenience at all; simply a charge account.

Thanking you in advance for your patronage, and hoping to see you very soon, we are,

Yours to oblige,
ROYAL FURNITURE & CARPET CO.
Per O. A. Platt, Mgr

Gifts of Jewel Range

Customer

4th

Contest open
There is no red

Come to the Royal
guess. Every \$5.00
contained in this Range
The name of the
December 24th, 1912. It will be a dandy Christmas present from Santa Claus.
Get busy and figure it out.

FREE COUPON
If personally presented, this coupon entitles holder to 1 free guess in the Jewel Range Contest

A circular the size of a newspaper page is enclosed with the letter.

the scheme, but here is where the store places a new twist on it that tends to bring the prospective customer hurrying to its store: At the foot of the letter is typewritten a coupon that reads, "If personally presented at our store, this coupon entitles the holder to one free guess in our cooking range contest." From the circular the prospect will already have learned that it costs five dollars to make

COMMERCIAL BENEFITS OF SANITARY PLUMBING

The Health and Spirit of the Working Force a Great Factor in Promoting Economy and Efficiency

By Waldon Fawcett

IN myriad ways does the new order of things contrast with the old in American factories, but in none more strikingly than in the hygienic and sanitary arrangements of the modern industrial plant. It has been no small task to place our shops on a par in this respect, with our most up-to-date stores and offices, and yet this is being rapidly accomplished.

We have heard much of what factory managers are doing to safeguard life and to provide by providing screens for machines and introducing individual motor drive in place of a maze of belting. The advance in the provision of rest rooms and amusement facilities at our industrial plants has also been exploited. Likewise, the benefits of fire drills and fire fighting accidents. Pension systems, insurance systems and profit-sharing plans have not received more praise than the drilling of employees in "first aid" work and the supplying of Red Cross kits or the institution of first-aid rooms or emergency hospitals at the plants. But, through it all, there has been



It is usually economical in the end to install worth while equipment.

surprisingly little mention of what is in reality, the backbone of the whole new policy—namely, the promotion of health and efficiency by the introduction in the factory world of modern sanitation in the broadest sense of the word.

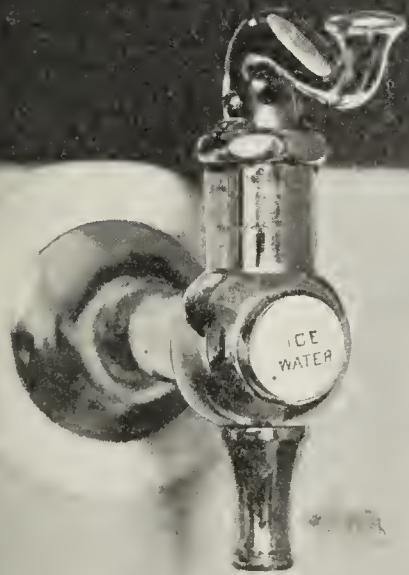
That the subject is, however, of no mean importance to the business man and especially to the manufacturer may be surmised from the fact that leading American corporations are today making expenditures ranging as high as \$100,000 in a single instance for sanitary plumbing fixtures. Even this does not tell the whole story because there are some phases of sanitation which require equipment beyond the pale of the plumbing category, but sanitary plumbing is, of course, the first requisite of a healthful workshop. Additional evidence of the trend of the times is seen in the circumstance that many sanitary engineers are now specializing upon factory installations.

No one interest or influence deserves all the credit for the era of sanitation in the factory which has lately dawned. A prime factor, undoubtedly, was a gradual realization on the part of our shrewd, far-sighted American business men that the average employe will do better for his employer as well as for himself if he labors under clean, healthful conditions in an environment that is conducive to mental vigor and physical fitness, and if his self-respect is nurtured by facilities that tend to raise the standard of personal cleanliness and neatness. This view of the matter is, if you will, a selfish

one for the manufacturer, and yet it is doubtful if a single man of affairs has been actuated solely by considerations of self-interest in providing baths and toilet rooms and a dozen other twentieth century utilities for his wage-earners.

Side by side with the recognition of sanitation as a factor for economy and efficiency in manufacturing have come changing conditions, affecting the life of the working classes, which have brought pressure to the same end. In the old days, a larger proportion of our workingmen walked to and from work. Like as not they "cut across lots" going and coming, and when the day's work was done the average employe could scarcely be induced to devote much time to "washing up" unless his occupation rendered him positively grimy. Otherwise he preferred to go home to clean up and was prone to resent as a loss of time an interval spent on his toilet at the factory.

Latterly, however, a much larger proportion of our industrial workers round out



Some plants it has been found advantageous to pump ice water to the various departments.



The preference is naturally for the individual shower bath.

the day with a more or less lengthy journey by trolley car, boat or train. For such transit the men usually feel it incumbent upon them to make themselves more or less presentable. Another tendency of the times figures in. In years gone by, the machinist, the pattern maker, or other artisan who was engaged in a fairly cleanly occupation was wont to content himself with one suit of clothes over which overalls were worn during his hours at the factory. Now, we have the inclination of the average workingman to have two complete suits, one for street wear and the other for use at the factory. This involves a complete change twice a day and necessitates the provision of "change rooms," etc. Finally, the eight-hour working day has seemingly entered in to some extent in the readjustment of conditions. With more leisure at his disposal, many a toiler does not so begrudge the time given up to personal attentions.

It amounts then to this, that the present situation may be said to represent both cause and effect. The manufacturer who seeks the highest class of workmen and desires to have them contented is virtually compelled to provide sanitary arrangements to meet the new standards of the wage earners. But the new standards of the factory workers have been established in great measure because the progressive factory administrators have provided toilet and kindred facilities that are in themselves an insistent invitation to a daily routine of cleanliness that is the best passport to health.

To the uninitiated a survey of what American manufacturers are doing in this field cannot prove other than a revelation. A contrast of the most pronounced "before and after" type is afforded by the equipment of present day toilets and wash rooms as compared with the unclean and inadequate ones of a few years since. On top of this are adjuncts which were undreamed of a few decades ago—shower baths, needle baths, airy lockers, plunge baths, steam racks for drying clothes and a dozen other conveniences, to say nothing of the rest and recreation rooms and the lunch rooms which are intimately allied with the above if for no other reason than that they have been made possible in their present form by the sanitary plumbing which has been the main-spring of this whole new era of factory hygiene. And not the least of the benefits which manufacturers are conferring upon their wage-earners—and indirectly upon themselves—is found in the present-day facilities for furnishing pure drinking water.

According to present day ideas two of the chief menaces of the old-time factory were found in the common drinking cup and the much-used and much-abused roller

towel. The latter has given way to sanitary substitutes, especially to the economical and satisfactory paper towels, whereas the common drinking cup has been supplanted either by individual cups (preferably those of paper), or better yet by the bubbling drinking fountain which requires the use of no cup whatever. Manufacturers have their choice of a number of different models of these sanitary drinking fountains, and some of the newer styles are fitted with a guard or cage so that the lips cannot possibly touch the nozzle of the fountain.

In some plants it has been found advantageous to pump ice water to the various departments throughout the factory and to place at frequent intervals spigots whither the employes may carry their cups to be filled if the bubbling fountain is not used. And, by the way, this matter of the dis-

tribution of drinking fountains, toilet and other facilities that go to make up the sanitary equipment of the modern industrial institution is a most important one from an economic standpoint. It has been found that where the workers have to spend too much time going back and forth to minister to their bodily needs there is a serious loss to the employer. It is a case where a shortage of facilities is as poor economy for the manufacturer as is a shortage of telephones for the merchant who seeks to have his customers shop by phone.

Whereas the great majority of industrial workers in American plants where modern sanitation has been introduced have entered into the spirit of the thing, and have shown an appreciation for the manufacturer's progressive policy, it would be folly to pretend

(Continued on Page 244.)

The RELATION of LOCAL MERCHANTS to the PARCEL POST

By O. A. Wilkinson
of The Globe-Wernicke Co.

THE spread of the telephone into suburban and rural districts, together with the advantages of increased weights and lower rates afforded by the new Parcel Post regulations recently announced, will give local merchants the benefit of an order and delivery system equal to that maintained by the large city stores without the expense of up-keep.

Rural free delivery carriers are allowed by the postal regulations to deliver to patrons upon their request unmailable packages. This enhances the value of rural free delivery service to local merchants as there is no limitation to the delivery service the carriers can perform for their patrons provided the same does not interfere with the regular delivery of mail. Patrons of rural free delivery routes make extensive use of this privilege, which adds additional weight to the argument that local merchants should encourage their customers to trade by means of telephoning orders to be sent out by rural free delivery carriers.

The Parcel Post, if properly utilized, will be a double benefit to local merchants. They can have special orders from manufacturers and jobbers delivered directly to customers quickly and cheaply, while they can more quickly and cheaply make deliveries of goods from their own stock to patrons on rural free delivery routes.

After making extensive investigations we

are forced to the conclusion that local merchants are not to any considerable extent taking advantage of the facilities placed at their disposal by the Parcel Post.

The following four questions submitted to postmasters and merchants in many typical trading centers of the western states were answered as follows:—

1. *What percentage of the Parcel Post mail that passes through your office originates locally?*

(Answer) 20%.

2. *Are the merchants of your town receiving telephone and mail orders from patrons on rural free delivery routes and sending out Parcel Post mail to any noticeable extent?*

(Answer) To a small extent.

3. *Are your local merchants taking advantage of the Parcel Post delivery to such an extent that it has stimulated their business or caused them to adopt more improved methods of conducting their offices and stores?*

(Answer) To a very limited extent.

4. *Do patrons on rural free delivery routes fully realize the advantages afforded by the Parcel Post?*

(Answer) Yes.

So it would seem that the majority of local merchants are neglecting wonderful opportunities.



The Fastest Way To Protect Checks

This new Protectograph Check-Writer "shreds" the full amount, in two indelible colors, protecting it at the same time.

Pays for itself over and over in saving of time. Positive protection by the famous Protectograph method against the busy check raisers who secure millions of dollars yearly by "raising" the amounts of genuine checks.

Fastest system of writing ever thought of—a complete word at each stroke—fast as the hands can move.

Each word is written out in full—each letter cut into shreds and heavy ink forced through the shreds under pressure—the famous Protectograph principle (patented) which has stood the test for 14 years on the world's biggest bank accounts.

The work of this new Protectograph is beautifully clear and legible. Denominations are written in red; amounts are written in blue—all at the same operation—separating dollars and cents by colors so that mistakes are impossible. The writing is strikingly prominent, unmistakable, handsome in appearance.

It has taken over 14 years to build this instrument. Elaborate experiment was necessary to obtain the correct combination of Protectograph "shredding" and word-writing.

The business world knows the Protectograph—over 200,000 in use. Used by nearly all leading banks, by U. S. Government disbursing offices, public institutions and business houses large and small throughout the world. Many of the first Protectographs built 12 to 14 years ago are still in active service. We have never made a charge to any original purchaser for ordinary repairs or replacements. That's our idea of service. (Ask any Protectograph user.)

This new member of the Protectograph family is worthy of the name. It is a finished product. It will give protection and satisfactory service for a business lifetime. Wonderfully simple and durable. Nothing to wear out or break. Fully guaranteed with the tried-out Protectograph guarantee of satisfaction.

Easily understood and easy to operate. Anyone can save time, right at the start, in writing checks with the Protectograph Check-Writer. Tests show that the saving of time, even with an inexperienced operator, is fully 25 per cent, as compared with any other

system of writing and protecting checks. Its speed, with practice, is unlimited.

Saves its own cost in saving of time and labor, and then—keeps right on saving with no expense for upkeep.

The Protectograph Check-Writer is not an expensive machine. It is the finest instrument of its kind ever offered. While it was built regardless of expense in every detail, we have decided to fix a price so low that every individual bank depositor is a possible purchaser. Low price insures a big market and big output. Big output leaves a fair profit even at a low price. Our splendid organization now building and selling over 400 machines a day enables us to sell the

Protectograph Check-Writer at barely half the price we estimated when it was first designed.

Write us for reproductions of checks that have been raised; confidential information about check raising and check protection. We ask you in writing us to use the coupon and attach it to your business stationery, because the banks expect us not to furnish this information to any but responsible business men who are entitled to know the dangers of sign-

ing unprotected checks. The only way to prove this danger to you is to show you just what has happened to other business men who "took a chance."

This confidential information is well worth asking for. We will send the new book of "horrible examples" entitled "What Burns Says," giving the great detective's warning to the Bankers Associations, in which he tells the bankers about new and startling schemes of forgers to obtain your genuine checks. This book shows actual reproductions of raised checks, illustrating the points made by Mr. Burns. It proves by his own experience in dealing with these "crooks" how hard it is to avoid having a check stolen and raised, either by professionals or by trusted employees.

Check raising is going on every day, everywhere. Checks are passed from hand to hand and altered beyond recognition by experts and amateurs. Any check you write can be raised in some way.

See "What Burns Says" about it.

Mail this coupon with your letterhead for confidential information.



FREE

Please mail to address shown on letterhead, samples of Protectograph Check Writing and the book by Detective Burns.

Name _____

To G.W. Todd & Co., Rochester, N. Y.
Bus. 10-13

G. W. Todd & Co., 1127 University Avenue Rochester, N. Y.

Representatives in Every Leading City

Manufacturers of the Protectograph, which stamps this familiar limiting line—

NOT OVER THIRTY DOLLARS \$30.00

Each word is cut into shreds and heavy ink forced through and through the shreds under heavy pressure—never successfully altered.

In writing to advertisers, please mention BUSINESS

Under the new Parcel Post regulations the weight limit of parcels in the first and second zones is raised from eleven pounds to twenty pounds. Material reductions in rates applying to these two zones only are also in effect.

The first zone includes the territory within the local delivery of any office. The first zone rate of postage applies to all Parcel Post mail deposited at any office for local delivery or for delivery by city carriers or on rural free delivery routes emanating from said office.

The second zone includes the remainder of what was formerly the first zone, together with all of the second zone.

The rate in the first zone is five cents for the first pound or fraction thereof, and one cent for each additional two pounds or fraction thereof. The rate for the second zone is five cents for the first pound, or fraction thereof, and one cent for each additional pound or fraction thereof.

Rates, weights and regulations applying to other than the newly designated first and second zones remain unchanged.

Under the old local weight limiting the weight of packages to eleven pounds with a rate of five cents for the first pound and one cent for each additional pound, or frac-



Unexpected visitors have arrived—the farm wife phones an order to town early in the morning.

tion thereof, those local merchants who intelligently tried to develop business by Parcel Post report moderate success. Investigation has shown that these merchants not only increased their sales by campaigns for mail order business but that they have regained some customers lost to the mail order houses in the past.

Moreover, these merchants have gain-

ed for themselves the lasting benefits that come from an awakening to the possibilities of modern merchandising, advertising and selling methods.

Those local merchants who will make intelligent efforts to profit by the new regulations governing Parcel Post mail will surely be rewarded by increased business and profits.

Reports of increases in sales as high as 20% have been received from some typical rural trading centers of the Middle West from local merchants who have tried to develop Parcel Post business by newspaper advertising, direct circularization from either card index or addressograph lists, or by the issuing of co-operative catalogs and price lists showing goods carried by non-competing merchants.

That local merchants are beginning to realize the possibilities of developing trade by means of the Parcel Post is shown by the many inquiries manufacturers of filing and office devices receive from them for information as to the proper equipment for mail order departments. The Globe-Wernicke Co., of Cincinnati received three hundred inquiries from local merchants in answer to one advertisement in nine publications offering to send information as to the filing devices necessary to equip a mail order department. The Addressograph Company of Chicago as a result of announcing to local merchants, that they had prepared a booklet explaining how local merchants could profit by the Parcel Post, received about five hundred requests for the book within a week. The Byxbee Publishing Company, of Chicago, publishers of the "Inland Storekeeper," advise that they have sold to local merchants two thousand copies of their pamphlet "Twenty-five Plans for Utilizing the Parcel Post to Increase Business."

A study of the relation of the local merchant to the Parcel Post will show that he should not undertake to install a mail order department that imitates the business methods of the established mail order houses, but that he should adapt some of their principles of scientific merchandising and apply them to his own business.

He should first of all maintain an adequate stock of goods well displayed in an attractive store; see that his salesmen are proficient; and in addition to his regular old line advertising use his newly installed mail order department as a trade builder performing the functions usually assigned to a promotion department.

When he has so organized his business that he can truthfully advertise "prices, quality and service equal to those offered

by any store with which you can possibly do business" let him start his campaign for Parcel Post business, not as an end within itself but as a means to an end—more business and profits.

His public will soon realize the advantages of dealing at home with a live merchant who can duplicate the prices of the



The goods will be delivered at the front gate about 1 a. m. by Parcel Post.

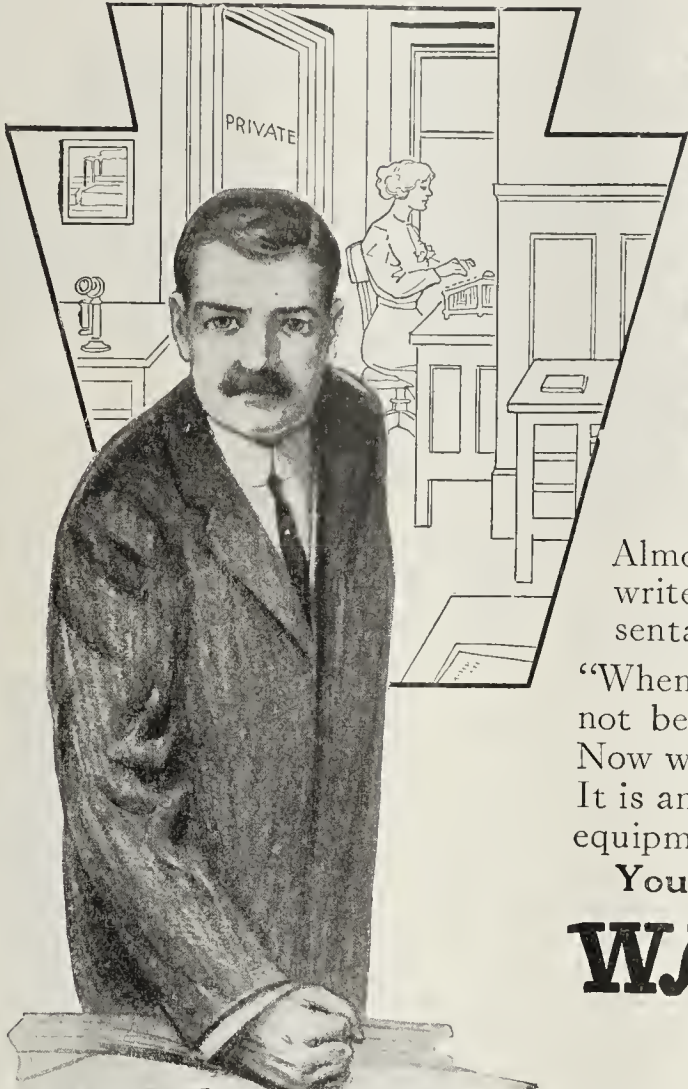
mail order and out of town houses and who, in addition, offers them service they cannot possibly obtain from dealers farther away.

Those located in his trade zone will form the habit of placing their emergency orders with him by telephone, or letter and at their convenience, visiting his store where they can examine the goods instead of reading descriptions of them and where they can be personally served by sales-people familiar with their needs—all of this the result of a properly conducted campaign for Parcel Post business.

The skeptical local merchant will ask how these results are to be obtained.

Assuming that he has bought the right goods at the right prices and has gauged his stock to the needs of the community, that he has attractively displayed it in an inviting store and arranged to give his customers the best of service, he should so far as office details are concerned maintain an effective mailing list and operate up-to-date catalog, correspondence and invoice files.

First, he should compile a mailing list on 3 x 5 cards using his ledgers, telephone directories, list of rural free delivery patrons, etc. These cards should be arranged alphabetically in card index files and by colors and tabbings indicate those lines of business in which customers and prospective customers are engaged and in what lines of goods they



For Trial Balances

For Sales Records

For Estimates

For Statements

For Reports

You Need This Efficient Machine

Almost every day some Wales user writes us, or tells one of our representatives something like this:

“When we bought your machine we did not believe we had much use for it. Now we could not get along without it. It is an indispensable part of our office equipment.”

You need the

WALEs

Visible Adding and Listing Machine

to save the losses resulting from errors and from the absence of thorough analysis of the numerous details of your business.

Durability and Low Cost for Up-keep

Then, too, we are constantly receiving letters from users telling of Wales machines in service 5, 6, 7 and even 8 years without one cent expended for repairs—machines that do their work day in, day out, without expenditure for constant inspection.

The Wales Visible is the Only Adding and Listing Machine Guaranteed for Five Years

Put these facts to the test by mailing the coupon to-day.

The Adder Machine Company

287 Walnut St., Kingston Sta
Wilkesbarre, Pa., U. S. A.
Agents in All Leading Cities

Pin
Coupon
to Your
Letterhead

I want to know what the WALEs can do for me. I am willing to be shown.

Name.....

Business.....

Address.....

Business Oct. '13



Fairy Magic—Telephone Reality

A tent large enough to shelter his vast army, yet so small that he could fold it in his hand, was the gift demanded by a certain sultan of India of his son, the prince who married the fairy Pari-Banou.

It was not difficult for the fairy to produce the tent. When it was stretched out, the sultan's army conveniently encamped under it and, as the army grew, the tent extended of its own accord.

A reality more wonderful than Prince Ahmed's magic tent is the Bell Telephone. It occupies but a few square inches of space on your desk

or table, and yet extends over the entire country.

When you grasp it in your hand, it is as easily possible to talk a hundred or a thousand miles away as to the nearest town or city.

In the Bell System, 7,500,000 telephones are connected and work together to take care of the telephone needs of the people of this country.

As these needs grow, and as the number of telephone users increases, the system must inevitably expand. For the Bell System must always provide a service adequate to the demands of the people.



AMERICAN TELEPHONE AND TELEGRAPH COMPANY AND ASSOCIATED COMPANIES

One Policy

One System

Universal Service

20% DOWN

36030 \$25.

36080 \$100

36226 \$25.

DIAMONDS ON CREDIT

36211 \$90.

36055 \$300.

36071 \$55.

36188 \$175.

10% MONTHLY

36043 \$100.

36261 \$25.

36034 \$45.

SAVE money on your diamonds, watches and jewelry by buying from our new Catalogue de luxe, which explains our easy payment system. We are Importers and guarantee you every advantage in price and quality. **20% DOWN and 10% MONTHLY.** Guarantee certificate with each diamond. Full credit allowed on exchange. Transactions strictly confidential. Write today for Catalogue Number 23

L. W. SWEET & CO. 2 and 4 MAIDEN LANE. NEW YORK CITY

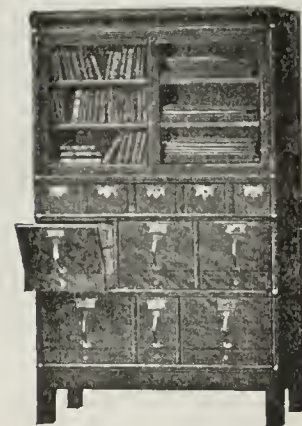
are especially interested or what lines he should sell them that they are buying from other sources.

These cards should contain information as to the worth, promptness in paying bills, special requirements, personal characteristics or preferences for certain brands or lines of merchandise. When these cards are properly arranged in the files, the names to which seasonable advertising matter or appropriate letters can be sent are quickly found.

If the local merchant will install a carefully selected card index mailing list and properly operate it for a few months he will then realize why its card index list of customers is worth more to the mail order house than its stock of merchandise.

In order to hold trade by being able to instantly give full information covering any article not in stock, the local merchant should have a catalog file in perfect working order.

What has come to be the standard method for catalog filing is to number them consecutively, place them in vertical files, in flat drawers or cupboard storage units, in section bookcases or shelving and cross index them by number on 3x5 cards which are filed alphabetically, one card for name of article and the other card for name of manufacturer.



A complete catalog file at the desk of the local merchant would prevent many orders from being sent out of town.

A complete catalog file can be installed at nominal expense and easily kept up to-date without any expense as new catalogs replace old ones, and after the indexing is once properly done it is done forever with the exception of the few additional new catalogs that are added from time to time and if a file of sufficient capacity is selected in the beginning little, if any, additional filing space would ever be required.

A catalog file at the desk of the local merchant would put many orders on books that otherwise are sent to the mail order and out-of-town houses.

To facilitate the receipt and delivery of orders, both regular and special, the local merchant should install a simple and effective method for charging outgoing goods and following up incoming shipments.

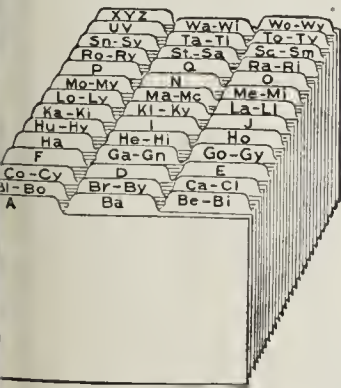
All he needs for these charges is a simple card ledger. An elaborate credit system is not necessary as the major

patrons on rural free delivery routes in their homes and are good for their obligations. Furthermore, the local merchant has the chance of personal acquaintance with all those in his trading zone, and can, when desirable, send his Parcel Post deliveries C. O. D.

Correspondence and receipted invoices should be filled between alphabetical guides; the scattered correspondence and miscellaneous receipted invoices being filed in miscellaneous folders, while the regular correspondence and receipted invoices from those houses from which regular purchases are made should be filed in separate, individual folders. The miscellaneous and individual folders in both the correspondence and invoice files could be arranged in regular alphabetical order.

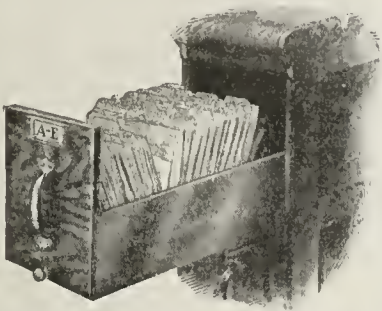
Three copies of orders for goods should be made, the original being mailed, the duplicate filed alphabetically against which the invoice should be checked, while the triplicate should be placed in a hold-up file by date on which the shipment should arrive. If the shipment has not arrived on the expected date, a letter should be sent requesting either a tracer or demanding immediate shipment and explanation of the delay in filling order, together with request for a definite date of shipment.

Most local merchants who have established mail order departments have found that they have paid expenses; that they have won a few new customers and retained some old customers who had formed the habit of buying from mail order houses. The knowledge they have gained of modern methods of selling and advertising, as a result of their efforts to develop Parcel Post business, is an asset, the value of which is beyond reckoning.

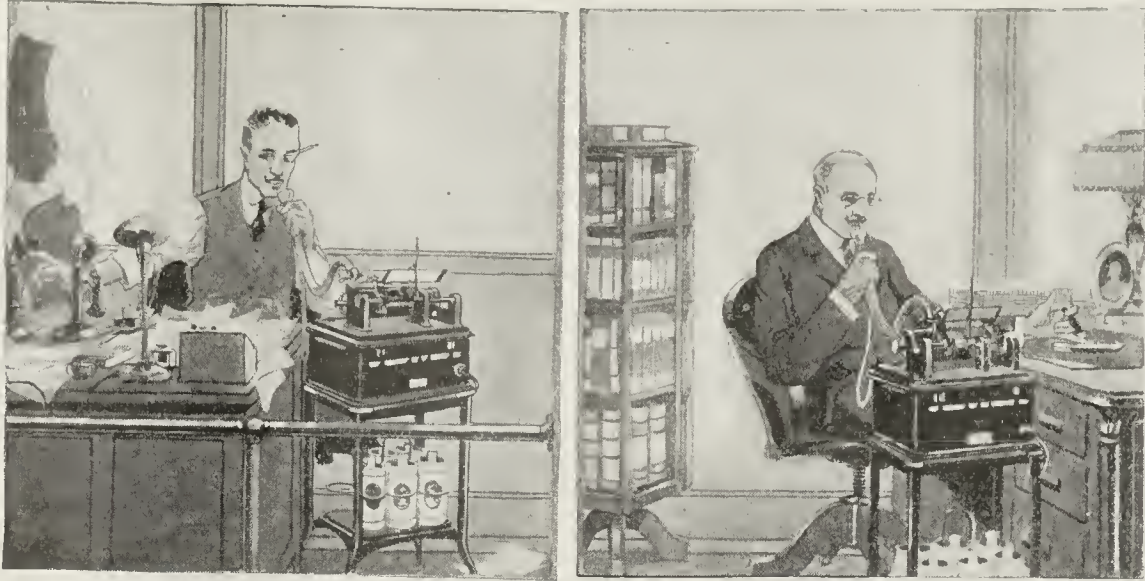


Compile a mailing list of rural free delivery patrons.

In the light of what has been accomplished by local merchants who have intelligently tried to develop business by Parcel Post, and in view of the decided



Correspondence and invoice files should be arranged in regular alphabetical order.



The Big Routine Mail ~ and

the Few Important Letters

The routine correspondence of many offices is largely taken up, as George Ade puts it, with saying, "The Matter has been Referred to the Proper Department." The wording doesn't vary much from day to day in the run of perfunctory mail. The bulk must be handled, and speed is a great big factor.

With your work as an executive, it's different. Mighty important issues often hang on the wording of a single letter. You need time to deliberate—to weigh every word in every letter.

The universal need for the

Edison Dictating

Machine

(Prevent Substitution. Specify "Made by Edison")

is well illustrated by its value under these widely different conditions.

When speed is the chief requisite the Edison is indispensable. It never interrupts, never asks for repetitions, never is away or busy when it is needed, never makes a mistake in passing on your words to the transcriber.

(Look for the Underwriters' Label)

When careful deliberation is essential it is just as indispensable. It obviates the intrusion of another presence, it never distracts with irrelevant remarks, never moves around restlessly at delay, never eyes the clock, never breaks your train of thought with a request to repeat.

Your best ideas, your choicest dictation, your calmest judgments come to you when you are alone—and the Edison catches them all.

Let the nearest Edison dealer show you how adaptable the Edison Dictating Machine will be in your office.



Thomas A Edison

INCORPORATED 202 Lakeside Ave., Orange, New Jersey.

Get Your Canadian Home From the Canadian Pacific



The Home Maker

WE will make you a long-time loan—you will have 20 years to pay for the land and repay the loan—you can move on the land at once—and your Canadian farm will make you independent.

20 YEARS TO PAY

Rich Canadian land for from \$11 to \$30 per acre. You pay only one-twentieth down—balance in 19 equal annual payments. Long before your final payment comes due your farm will have paid for itself over and over. This advertisement is directed only to farmers or to men who will occupy or improve the land.

WE LEND YOU \$2000 FOR IMPROVEMENTS

The \$2,000 loan is used only for erecting your buildings, fencing, sinking well and breaking. You are given 20 years in which to fully repay this loan. You pay only the banking interest of 6 per cent.

Advance of Live Stock on Loan Basis

The Company, in case of approved land purchaser who is in a position and has the knowledge to take care of his stock, will advance cattle, sheep and hogs up to the value of \$1,000 on a loan basis, so as to enable the settler to get started from the first on the right basis of mixed farming. If you do not want to wait until you can complete your own buildings and cultivate your farm, select one of our Ready-Made farms—developed by C. P. R. Agricultural Experts—with buildings complete, land cultivated and in crop, and pay for it in 20 years. We give the valuable assistance of great demonstration farms—free.

This Great Offer Based on Good Land

Finest land on earth for grain growing, cattle, hog, sheep and horse raising, dairying, poultry, vegetables and general mixed farming, irrigated lands for intensive farming—non-irrigated lands with ample rainfall for mixed and grain farming. These lands are on or near established lines of railway, near established towns.

Ask for our handsome illustrated books on Manitoba, Saskatchewan and Alberta—mention the one you wish. Also maps with full information free. Write today.

I. B. THORNTON, Colonization Agent

Canadian Pacific Railway

Colonization Department

112 W. Adams St. Chicago

FOR SALE—Town lots in all growing towns—ask for information concerning industrial and business openings in all towns.

This Magazine is printed with Ink made by

H. D. Roosen Company

78-84 Twentieth Street, Brooklyn, New York

SLEEP ON A MENTHOLATED PINE PILLOW AND ENJOY PERFECT HEALTH

Healing properties of Balsam Pine and Menthol reach every part of nose, throat and lungs. Recommended by doctors in treatment hay-fever, asthma, catarrh throat, lung and nervous troubles. 14x17x4½ in. Price \$2. Order to-day; money back after one week's trial if you want it. Booklet free.



MENTHOLATED PINE
PILLOW CO.
8 Fourth Ave.
Carnegie,
Pa.

advantages offered them by the new regulations, it would seem that the local merchants who two years ago went as delegates to the National Convention of Retail Dealers and sent a memorial to Congress, stating that the enactment of the proposed Parcel Post law would seriously injure their business to the benefit of catalog and mail order houses, will profit by intelligently facing new conditions affecting the distribution of merchandise, and by the application of modern advertising and selling methods

evolve from listless storekeepers into wide-awake merchants.

They will then profit by the Parcel Post. The residents of their communities are especially anxious to obtain all possible benefits to be derived from this new service. All factors that enter into the relation of local merchants to the Parcel Post are favorable to them. It is up to them to bestir themselves, shake off the lethargy that has proved a stumbling block to the progress of so many of them, and enter into a new era of prosperity by means of the Parcel Post.

Efficiency Schemes that Pay

A Study of Fundamental Conditions of Great Benefit in Locating and Conducting Branch Houses

By W. L. Chandler

Office Manager Dodge Manufacturing Company

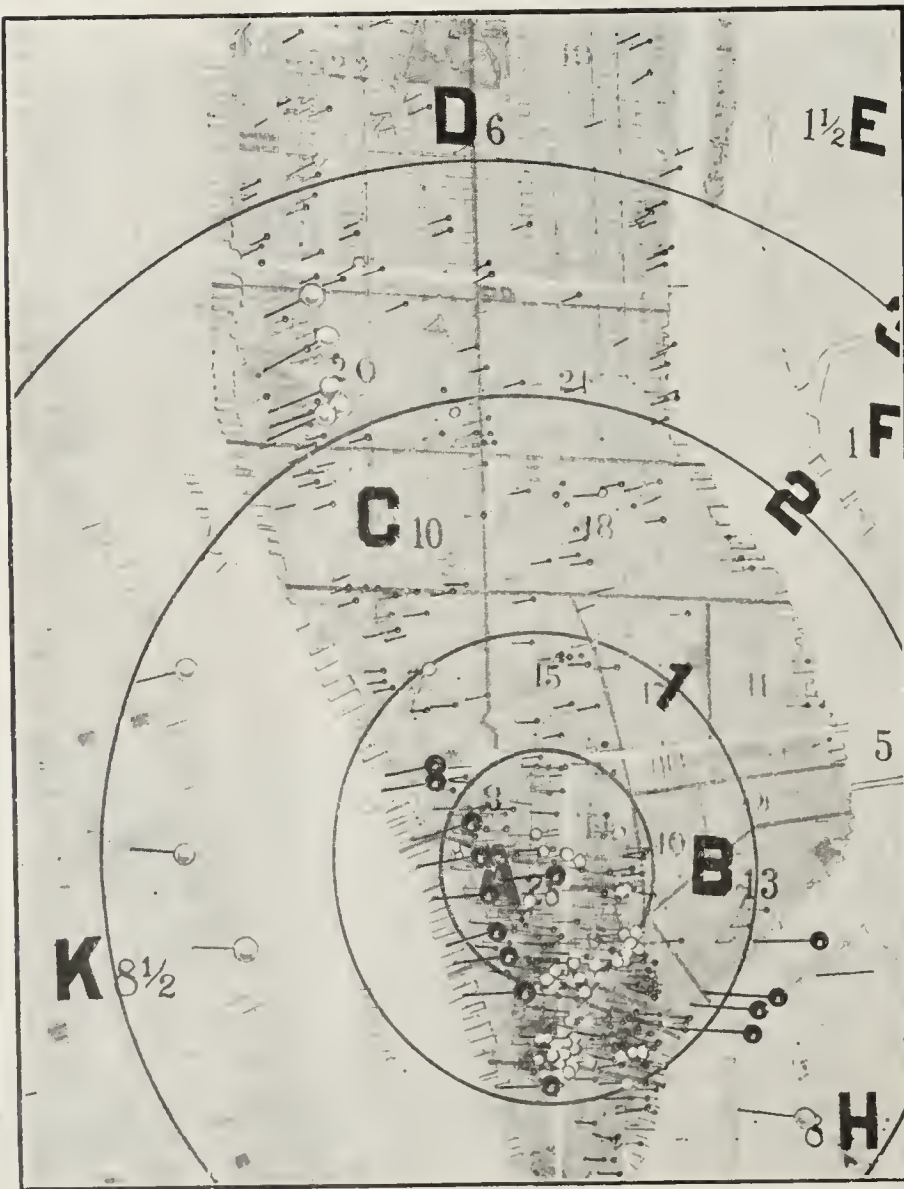
WHILE the term "Efficiency" has only lately been actively used in connection with improvements in methods of conducting business, still the need for the term has been grow-

ing rapidly with the evolution of business methods until now every one is either "alive" to efficiency or is in "grave" danger, for the inefficient man or concern cannot prosper long in the coming generation.

Handling the Stock

ONE MANUFACTURER several years ago concluded that some, if not all, of his branch houses were carrying more stock than their sales justified. Each had been given pretty free rein and the entire branch force being dominated by selling ability was optimistic when sending in stock orders.

Arrangements were accordingly made to keep records at the main office showing the sales of each article for each branch and the stock orders were then made up to the factory according to the average turnover. As a result the investment at the eastern branch alone was reduced about fifty per cent without any perceptible effect on sales.



In writing to advertisers, please mention BUSINESS

This manufacturer now knows how many articles of each of thousands of kinds and sizes are sold every year by each branch house over a period of seven years. Scrutiny of these figures by one specializing in such work, if he keeps in mind the average size and frequency of orders, leads to an intelligent assortment of stock. One order lost through lack of suitable stock makes a greater impression on a salesman than a multitude of other orders promptly filled, and no method will ever entirely eliminate this source of regret. The result of this system with 11 branches in the field has been quite satisfactory.

Making the Collections

MANY MANUFACTURERS instead of depending upon the sales organization exemplified in branch houses to effect prompt and efficient collections are concentrating this work in the hands of specialists at a central point with demonstrated success. Remittances are made direct to the collection department at this central point, and all delinquent accounts are followed up by mail or otherwise as circumstances warrant. Sales and collection instincts are not usually both highly developed in the same individual. Collections are thus handled along lines similar to those generally adopted for credit, and for much the same reasons.

Securing the Location

A MACHINERY manufacturer with several branch houses has been shifting some of these branches to new locations to secure greater efficiency. The method adopted might be applied to any line of business, and, in fact, has been so applied in other industries. The basis of this plan is a study of the fundamental conditions. In this particular case, the proper location in a given city was to be determined. A map mounted upon a thin board and different colored pins were used to indicate the locations of transportation terminals, dealers, consumers, and anything which might influence the selection of a location. New York City involved many problems not found in any other cities, and was handled with a little more detail work. Delivery and transportation facilities made it necessary to divide the Greater City into units denoted by letters. The importance of each unit as it affected the location of the branch house was determined by considering the business done in the past as well as the possibilities of the future so far as they could be estimated. Only orders deliverable from stock were considered. In New York



Making Quick Work of Inventory with the Comptometer

The above illustration shows how they figure inventory with the Comptometer in the office of the Cleveland Twist Drill Co. Inventory time doesn't bring any worries with it in this office—no getting behind with regular work—no overtime—no long drawn out strain of mental figuring—not since the Comptometer came onto the job.

Now, instead of dragging along for two months or more, as it formerly did, the whole job is cleaned up and out of the way in a week or ten days; and when it is done they have what they never had before—the satisfaction of knowing that the results are correct.

What the Comptometer is doing in this office it is doing in hundreds of offices in all lines of business. Besides its regular use as an adding machine, it is saving its cost on inventory work

alone. Compare this kind of adding machine service with your own. Think what it would mean if applied to your inventory.

To meet the present day requirements of accounting an adding machine must do more than simply add. It must handle all kinds of figure work—all extensions, prorating, percentaging—faster, easier and better. This is just what the Comptometer does

The
Adding
Machine

Controlled-Key
Comptometer
of
Universal
Service

Before your next inventory comes around to swamp you again, let us show you by demonstration how quickly, easily and accurately it can be handled with the Controlled-Key Comptometer and, at the same time show

you how the Controlled Key enforces accuracy. Just dictate a line saying you would like to see the machine or want more information about it—we will do the rest without any obligation on your part.

FELT & TARRANT MFG. CO., 1722 N. Paulina Street, Chicago, U. S. A.

many orders are placed by purchasing departments for shipment to outside cities, and in such cases location is not an important item except as it pertains to transportation terminals. Large-headed pins denoted transportation terminals, small white pins indicated dealers, while various classes of consumers were represented by plain and small colored pins. It was necessary to avoid congested districts to save expensive delays of trucks, and yet the convenience of customers' trucks required a location near

trucking highways. Records were made in various localities to determine the numbers of trucks passing in a given time. Similar figures in regard to people passing indicated the relative desirability of various streets from advertising and sales view points. A map of this kind with suitable statistics enables the busy executive or board of directors to grasp in a brief time the essential elements of the proposition and aids the imagination in picturing the entire situation.

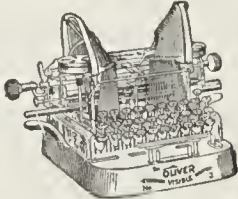
In writing to advertisers, please mention BUSINESS

Save \$41.50 13 Months to Pay

This month we offer the famous No. 3 OLIVER Typewriter at practically half price—the genuine, full size, standard, visible typewriter, fully warranted to be perfect in every detail, with every up-to-date feature and device that is regularly furnished.

Each machine sold from this advertisement is guaranteed to be perfect in every detail—the equal in quality of any typewriter in the world regardless of price.

Nothing skimmed, nothing under grade, nothing extra to buy; ribbon, practice paper, carbon paper, tools, instructions, metal carriage case;—all furnished free—just as good and just as complete an outfit as you could wish for. **Only \$56.00.** Bought from the original maker and sold direct to you from this advertisement.



\$4.00 a Month

Instead of paying \$56.00 cash, you pay but \$4.00 a month—just think—you buy for the same amount per month as is regularly charged as rental just for the use of the machine—just 13 cents a day; it will pay for itself and earn a profit besides.

Wonderful Bargain

We know what these OLIVERS are. We have sold 12,000 of them. There is nothing better. This is really a wonderful bargain—a great opportunity. Send no money. Just send the attached coupon and the typewriter will be delivered to you promptly for trial and examination—without placing you under any obligations whatever—you are invited, yes urged to make use of the machine—write on it all you want to—test it—examine it critically—note its visible writing features, its ease of operation, its strength. We honestly do not want you to keep it unless it convinces you that it is the best typewriter you ever wrote on—the best one you ever saw. Call in your friends who may understand typewriters—ask your banker about the business reputation of the OLIVER—ask any business man—then think for yourself. Could we—would we—offer to send a typewriter to any town in the United States on trial without a single cent deposit if we didn't have the best possible value—would you do it if it was your typewriter to sell? Would we—could we, wait 13 months for the price if there was any chance that the typewriter would not prove to be everything claimed for it? If you don't keep it we lose—not you—it's our risk. You have to act yourself by sending us the coupon attached to this offer. No salesman will call on you—we have none—neither have we any collectors. There are no interest charges—no publicity—no complicated papers to sign—no red tape—just the simple Trial Order Coupon.

This is the Offer

The finest typewriter at the lowest price—on the easiest terms—sent on approval—guaranteed for life—yours for signing and mailing the COUPON—Now. Your lead pencil will do.

Typewriters Distributing Syndicate

166 H 81 North Michigan Boulevard CHICAGO, ILL.

COUPON

Typewriters Distributing Syndicate
166 H 81 North Michigan Blvd., Chicago, Ill.

Gentlemen: You may ship me a No. 3 OLIVER on 5 days approval. If I find it as represented and satisfactory in every respect I agree to pay you \$4.00 at the end of the 5 days and \$4.00 each month thereafter as rental for the use of the typewriter until \$56.00 has been paid, when the typewriter becomes my property, the title remaining in you until then. Otherwise, I agree to notify you at the end of 5 days trial period that I do not wish to keep the typewriter and I will pack it and hold it subject to your shipping instructions.

Signature _____

Address _____

References:

Name _____

Address _____

Name _____

Address _____

Sticks 3,000 Stamps an hour

No more licking postage stamps—no more putting with unsanitary sponges. Here's a machine that attaches stamps, price tickets, inspector tags, bread labels, yardage markers, or any small advertising label or sticker at high speed.

MERIDEN QUICK STAMPER

uses postage stamps in rolls of 500. Any postoffice supplies them. Nothing to get out of order or wear out. Buy at your dealers or sent postpaid for \$1.50. Your money back quick if not pleased.

MERIDEN MFG. CO., Inc., Dept. G., Lincoln, Nebr.



\$1.50

Postpaid

GETTING MONEY from the SCRAP HEAP



Some Forceful Examples of Turning Waste into Profit

By L. J. Cleary

SOME years ago a Michigan wagon works passed into the hands of receivers. It was publicly auctioned off and bought up, much to the astonishment of the business men, by a man who had practically no money at his disposal. However, he secured two months' time to arrange for payment, and at the end of that time produced cash for two-thirds of the purchase price and gave a mortgage for the balance. Later, when he had established a paying wagon business, he admitted that he had raised the money by the disposal of scrap iron in the plant. He had gone systematically through the entire factory, removing every article which could not be repaired for use in the product, cleaning under the benches, scrapping obsolete machinery and putting the plant in shape to manufacture good wagons. Over \$40,000 worth of scrap had been hauled out, representing ten years of unscientific management.

IT WAS a man in California who noticed the number of feet of lumber wasted on account of knot holes in box shooks. Cheaper grades of lumber are used in making these boxes, yet too many boxes were thrown out simply because of a single knot hole. The time of taking off the board and replacing it with a good one would be quite an item. So he designed a machine which will drive plugs of soft wood into

these knot holes; at the same time it attaches small steel fasteners over the plugs to prevent its slipping out.

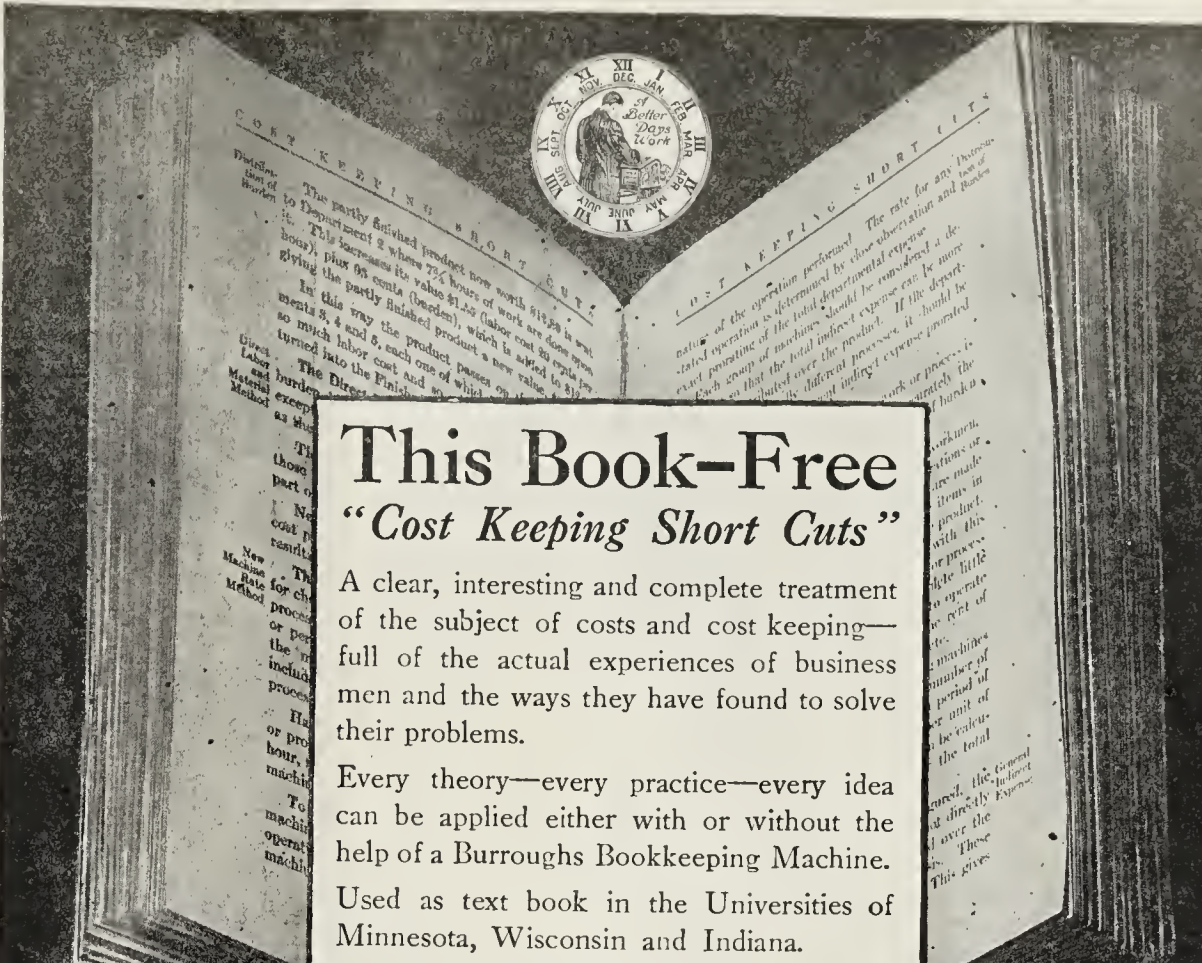
A STRIKING illustration of conservation is afforded by a Chicago man who saves packing cases. He noticed that most of the big dry goods boxes were being split up for kindling and sold for any purpose for a mere song. So he made a contract with two of the largest department stores in Chicago to rebuild and repair all kinds and sizes of cases. The big boxes are put on a sliding table and fed into a buzz saw. They are sawed around three sides and then the two parts drop apart. From these two parts two complete boxes are made and fitted with lids and are hauled back to the shipping departments of the stores from which they were obtained. Some of these boxes have been made over two or three times; some of them more than that. A new box is shipped from some point to Chicago. It is rebuilt and reshipped and, in some instances, is again shipped back to Chicago; and if the freight handlers have left any of it sticking together it is hauled out to the remodeling plant and made ready for another shipment. The lids of boxes taken off in the store are carefully saved and treated at the rebuilding shop. The nails are backed out and drawn, and if the ends are split up too much to form a cover for a box of the

In writing to advertisers, please mention BUSINESS

ginal size they are fitted for covers of
aller boxes by having their ends sawed
. The waste ends are sold for fuel.
me of these boxes have been made with
at care for heavy shipments and their
struction would mean a great loss. Steel
nds or wire are used to strengthen them.

HE amount of cotton waste used in
cleaning up in a shoe factory attracted
attention of the executive who was
iving to cut the costs. The material was
oting from five to ten cents per pound,
according to grade, but only the highest
ade was being used of late. After get-
g more information regarding the plant-
uirements, an order was issued that the
her priced fine white cotton should be
ed only on the fine machinery; the coarser
ored waste was to be used on the gen-
el line of work, for wiping boxes on the
in lines of shafting and on the heavier
achines requiring considerable quantities
such material to keep them clean.
The amount of waste required weekly to
p each class of machines clean was
etermined approximately, and then each
erator was given only this amount. The
ty waste was used to sop up the free
ter, grease or other stuff and to get off
st of the dirt. If there was considerable
uid matter, the bunch of waste could be
wung out and used several times. Clean
ste was used only to finish up the clean-
. As a result, only the very dirty waste
s thrown into the cans. This checking
the use of waste cut its consumption in
hf, and the machinery was kept in better
dition than before.

TACH week a ton of plate glass scrap
was carted away by a showcase man-
cturer. Most of the sheets had been
cial orders, and any crack or break was
ile to put them on the scrap heap, unless
y could be cut down for a smaller space.
e ton of odds and ends which was sent
he city dumping ground each week was
thought extraordinary. However, one
he executives got interested in the mat-
and located an art glass company which
ld make use of the waste. The art glass
cern could afford to pay a fair price
this weekly ton of waste.
Another plate glass concern began ex-
perimenting with various methods of util-
g small particles of glass waste and
nd that it could be used to advantage in
ew foundries where brass and zinc form
major percentage of the mixture. The
ss is poured into the melt. It rises to
top and becomes a cover for the pot to
vent the flame getting at the zinc in
brass. When the pot of metal is lifted
m the furnace, this glass scum was
aped off. This precaution means a good



This Book-Free

"Cost Keeping Short Cuts"

A clear, interesting and complete treatment of the subject of costs and cost keeping—full of the actual experiences of business men and the ways they have found to solve their problems.

Every theory—every practice—every idea can be applied either with or without the help of a Burroughs Bookkeeping Machine.

Used as text book in the Universities of Minnesota, Wisconsin and Indiana.

Chapter	Chapter
I—The Profits Made by Savings	XII—Handling Labor Costs
II—Putting in a Cost System	XIII—Indirect Expense or Burden
III—Some Systems of Paying Wages	XIV—Distribution of Burden
IV—The Day Rate Wage Plan	XV—Some Forms Used in Cost Systems
V—The Piece Work Wage Plan	XVI—Final Disposition of Cost Figures
VI—The Differential Rate Wage Plan	XVII—Cutting the Cost of Keeping Costs
VII—The Premium Wage Plan	XVIII—How the Burroughs Helps the Cost Keeper
VIII—The Bonus Wage Plan	XIX—System Used in the Burroughs Factory
IX—Profit Sharing and Stock Distribution Plans	XX—Information for the General Manager
X—Judging the Cost Keeping Requirements of a Factory	
XI—Handling Material—Perpetual Inventory Suggestions	

Burroughs Bookkeeping Machines cut the cost of keeping costs, just as automatic screw machines cut the cost of making screws. After a few minutes' practice on a Burroughs any bookkeeper or cost man can just about double his producing ability—on straight adding or calculating he can do from four to six times as much work. You can try a Burroughs Bookkeeping Machine in your own office, free and without obligation. O. K. the lower paragraph on the coupon.

Burroughs Adding Machine Company
82 Burroughs Block, Detroit, Michigan

Please send me copy of "Cost Keeping Short Cuts"—Free.

Name.....

Firm Name

City..... State.....

Business.....

Check ☐ Yes ☐ No

would be glad to know how a Burroughs Bookkeeping Machine will help me in operating an adequate cost system without too much expense.

saving in zinc, yet there are many foundry foremen who are not acquainted with its use.

IN a Michigan woodworking plant the cost of glue caused an inquiry to be made regarding its use. It was found that a large quantity of dirty glue was thrown away each day. The superintendent went over the matter with the foreman and then asked the men for suggestions regarding some method for cutting down the glue requirements. One of the glue workers became interested and finally worked out a process of refining this old glue so that it might be re-used on cheaper classes of the product.

BELTS from a belt sander were being thrown away after they had become too dust coated for further use. A foreman saw the possibility of making them do further service. Now he has these old sand belts hung on the wall. When the shop sweeper has spare time he goes over them with soapy water and cleanses them sufficiently so that they may be used on finer stock, which does not require much sand-

In writing to advertisers, please mention BUSINESS



I Can Make You a Convincing Speaker

says Grenville Kleiser (former Yale Instructor). He rids you of timidity—gives you confidence in yourself—develops your power and personality. Give him fifteen minutes of your time daily—at home and he will speedily teach you how to

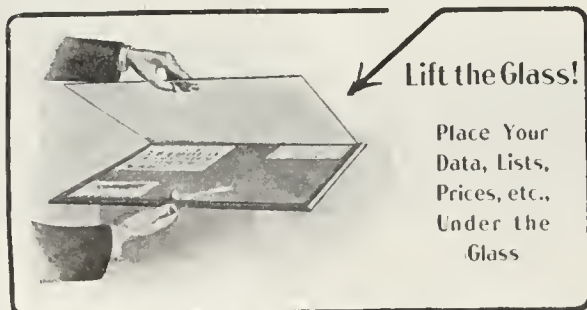
Sell Goods—Make Political Speeches—Address Board Meetings—Deliver After-Dinner Speeches—Propose Toasts—Converse and Tell Stories Entertainingly

If you can't talk to the point, you can't carry conviction—you can't win! If you want to be a winner, write to-day for full free particulars and present low price of the course. (Price advances in the near future).

FUNK & WAGNALLS COMPANY Dept. 839 NEW YORK



PARKER'S HAIR BALSAM
A toilet preparation of merit. Helps to eradicate dandruff. For Restoring Color and Beauty to Gray or Faded Hair. 50c. and \$1.00 at Druggists.



Lift the Glass!

Place Your Data, Lists, Prices, etc., Under the Glass

Patented in U. S. and Great Britain.

THE ROSCO GLASS DESK PAD

will increase the efficiency of your desk because many things may be kept in plain sight for

INSTANT REFERENCE

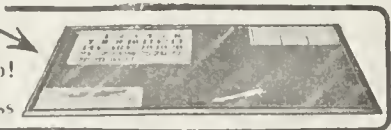
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ing. In this way the sand belts are made to last about 25 per cent longer than if they were not cleaned.

IN a sheet steel plant there was effected a saving of over a thousand dollars per month by the re-design of all the blanking methods. Cards were made out for each piece manufactured, and the cutting diagram was outlined so that the greatest possible number of pieces might be cut from the sheet stock. Often these pieces were so irregular that it was found profitable to blank two different pieces from the same strip of stock. All odds and ends, left after

the larger pieces were blanked out, were kept separate in bins so that they might be used to best advantage for making smaller articles. Scrap cutters were put on the blanking dies, to cut up the waste to make it handy for being scooped up and hauled to the car. Where strip stock was being run through a press, a spool was put behind the press to automatically wind up the waste strip. The blanking presses were placed near the entrance of the shop, so that the waste would only have to be hauled back a short distance to the car. The utilization of this waste was improved and the handling minimized until it resulted in a 10 per cent saving on the product.

Harnessing the C.P.A.

What the Public Accountant Can Do For The Business Man

By Clinton Colver, M. C. S.

A Case of Over Depreciation

JUST a short while ago a metal working company desired to take fullest advantage of a sharp decline in the price of copper. Its officials applied to a bank for a \$75,000 loan, but their statement of resources and liabilities did not quite satisfy the bank's president.

The treasurer of the metal company was his personal friend, however, and in order to refuse the accommodation gracefully the banker offered to extend the loan in case a certain accounting firm found it justified. Immediately a careful audit of the books and an appraisal of the plant and stocks was begun. The books were found to be in good shape except that twenty per cent on the buildings and ten per cent on the real estate had been charged off to depreciation annually. As a matter of fact, the depreciation on the buildings had been much less than twenty per cent, and the land value was really about eight per cent higher at the end of each year.

When the accounting firm handed the bank president a conservatively adjusted balance sheet, he was glad to grant the loan. He had played it safe. He stood to keep the friendship of the manufacturer in case the loan was not warranted, and to clinch that friendship more tightly in case it was. He increased the business man's confidence in his own conservative management and his respect for the banker's case.

The Certified Public Accountant's report is taken at its full face value. It commands immediate respect—prompt and fair consideration. It is not drastically discounted as is the self-made statement—even one

most conservatively drawn, for in the opinion of the banker, this is a prejudiced statement, made by one who is seeing his business as it will be if all plans result favorably. The banker's distrust of unvouched figures reflects in limited amounts of credit and in charges for accommodations sufficient to cover the risk presumably assumed. The incident aptly illustrates the important point that it pays to enlist the services of a disinterested public accountant, even in the case of a business so straight and conservative that, like some people, it tilts backward. An underestimate of assets may sometimes work injury every whit equivalent to that of an overestimate.

Carrying a Side Line

HERE is another case: In forming a well known consolidation, the owners of the constituent companies were to receive a cash and stock reimbursement for their plants. The net earnings for a number of years were to be taken as a basis for figuring the cash and stock to be distributed.

The sole owner of one of the smaller concerns submitted a statement of earnings but when requested, would not consent to an audit by the public accountants employed by the syndicate of underwriters. On when he found that his firm would be left out of the merger unless his statements were thus certified, would he allow access to his books.

To their surprise the accountants found that this business man had charged against gross earnings each year a very large sum which went into a personal venture of

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tirely different nature. This side line had been consistently unprofitable. When the accountants had adjusted the books to show the actual net profits of the plant entering the merger, the owner received nearly twice as much in cash and securities as he had expected.

Again, during a similarly resisted examination prior to a consolidation, accountants found that the owner of one of the plants to be absorbed had paid for and maintained a large steam yacht out of the earnings of the business. This owner likewise was pleasantly surprised when final settlement was made with the promoters and underwriters of the new holding corporation. These cases are sufficient to show that even the average business man may be in better financial condition than he thinks when the disinterested public accountant's "Ray" examination is turned full on his resources and liabilities.

Floating the Bond Issues

It is well recognized are the advantages of an audit by public accountants that nowadays it is customary for a bond firm or trust company to require a certification to the financial statements before it will finance any company wishing to put out an issue of obligations. Such statements protect the reputation of the underwriters and the interests of the investors.

A trust company in the middle west had actually decided to purchase a bond issue aggregating \$500,000 of an Indiana telephone company. The price was attractive, and with the trusteeship of the issue the proposition seemed worth while. The personnel of the company stood high; in fact, two of the officers were men of national repute.

All the necessary legal documents were drawn up, the bonds were engraved, and delivered to the trust company, after having been signed. They were ready for investment. Opinions of legal firms of high standing in Indianapolis and Chicago had been obtained, together with a statement of the financial condition of the company signed by its president.

Everything looked regular in every way, and the deal was as good as closed, but at the meeting when the finishing touches were to be applied, the trust officers insisted that the financial statement be verified by public accountants. This was agreed to.

The same night auditors and their assistants went to work. Inside of ten days a report was in the hands of the trust company. It disclosed that the plant on which the bond issue was to be placed was worth about fifty per cent of the book value. During the early history of the company practical equipment had been installed

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and subsequently replaced by modern appliances. The discarded equipment, though junk, had been carried on the books at its original cost price. Of course the bond issue was rejected by the trust company.

The Best or None at All

BANKERS and underwriters generally, as well as other business men, have come to realize that there are sometimes incompetent—even worse than incompetent—public accountants, just as there are like classes of lawyers, doctors or other professional men. A poorly executed accounting

commission is worse than none at all. An untrustworthy audit simply inspires confidence in a supposed condition of affairs that has no foundation in fact. Business men have come to realize that only the best of public accountants have the ability to satisfactorily accomplish the unusually difficult work there is to be done, that the best can be none too good, and that the best are well worth their hire, that it does not pay to attempt to economize in the employment of brains such as accountants must have to produce satisfactory results.

Not long ago bankers in New York, Chi-

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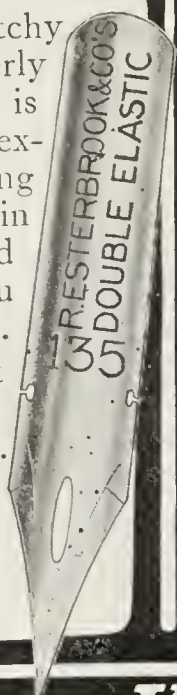
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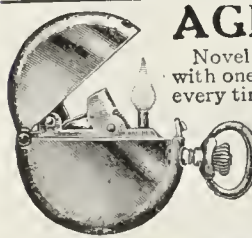
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The Certified Public Accountant's report is taken at its full face value. It commands immediate respect—prompt and fair consideration.

Chicago, and Boston offered stocks to the amount of several million dollars in two great corporations. Flattering, certified balance sheets and statements of earnings accompanied the stock circular prepared. The issues were quickly absorbed at high prices, and were listed on the Chicago Stock Exchange. Both corporations have since been forced into receivers' hands, and the unfortunate stockholders lost almost their entire investment. Unreliable accountants employed by the underwriters had failed to catch the grossest of irregularities.

Aids to Efficiency and Growth

ALTHOUGH the work of public accountants is much better understood than formerly, even today a few business men may be found who believe that public accountants are to be called in only when necessary to explain to anxious creditors just why the sheriff had to step in, or to trace the entries of a trusted employee who had lived in wild extravagance on a mild salary.

But, of course, the average business man considers the public accountant's services as preventative and constructive rather than relating to autopsies. Today, embezzlement cases form but a slight fraction of an accountant's total work, and an accountant does not relish such business. He takes more pleasure in commending an employee than in condemning him. Recommendations of public accountants have raised salaries in many instances, and many an overworked bookkeeper has been given needed help through the advice of the firm's auditors.

As a rule, competent employees now welcome the public accountant's unprejudiced check and helpful suggestion. Proprietors

of businesses are now awake to the fact that they are not entirely blameless for fraud on the part of employees. As Old Gordon Graham wrote, "Criminal carelessness is bad, but carelessness that makes criminals is worse. It's their employers' business to see that men are surrounded by right circumstances at the office. A man who is fundamentally honest is relieved instead of aggrieved by having proper checks on his work. And the bigger the man's position and the amount of funds he handles, the more important this is."

Then, too, the business man often finds that the public accountant's audit points to "errors of principle" as well as of "technique," or "clerical mistakes." For example, one of the common mistakes found during audits of manufacturing corporations is that funds which should have gone into a sinking fund for the replacement of plant and machinery are distributed in dividends.

In these days of rapid improvement in methods of production, an advanced process of manufacture may make obsolete building yet in good condition to house the machinery and processes once used. Unexpected inventions may necessitate the scrapping of the machinery still capable of doing well the work it was constructed for. Thus, only by keeping in easily convertible assets a constantly increasing fund can many manufacturing firms be safe from danger.

A huge plant was erected in a big western city to manufacture a household necessity. The company was apparently successful from the start. Within a short time dividends at the rate of twenty per cent were paid on the stock.

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But it became necessary to borrow an unusual amount of money from the bank to use as working capital. The bank president found that the statement given him showed a large surplus but very little cash. At his request accountants were called in.

It was found that the company had capitalized every expenditure that had the slightest earmark of permanency. It had written off nothing for depreciation. There was a large book surplus, but money had been borrowed with which to pay dividends. The president of the company refused to see things in their true light. He said that the plant had actually improved each year more than it was possible for it to depreciate. As the statement made up by the accountants did not look strong enough to justify the extension of a bank loan, enthusiastic stockholders advanced the funds required. Soon manufacturing conditions changed, owing to the invention of radically new machinery. An entirely new plant became the only alternative to that of going out of business. The surplus account stood at \$80,000. The book value of the old plant was \$1,600,000. The loans amounted to \$1,000,000.

On this showing the company was unable to raise funds for the new plant from any source and the shareholders found themselves with worthless certificates. Then the president clearly saw that, as the accountants had advised, a large part of the funds disbursed as dividends should have been retained and depreciation written off from the profit account—but it was too late. Then, too, books often show that the distinction between construction or profitable improvement costs, which are rightfully capital charges, and maintenance costs, which are expense charges, has not been understood.

On account of unfavorable labor conditions, as they said, the owners of a farm implement factory wished to move from a large city to a smaller place. The president of the company came to a town in Wisconsin, showed a satisfactory statement of the financial condition of the company, a statement of earnings, and succeeded in interesting local capital. The company had been using a leased building, but with the help of fresh capital, a suitable building was purchased in the smaller town. Soon a large dividend was declared, and the new stockholders eagerly subscribed to an additional issue of stock which enabled the company to add cream separators to its line.

When it was found that no more dividends could be paid, and that unhappy time was not long delayed, the local directors called in public accountants. Their report showed a surprisingly large deficit. The favorable statement first shown carried

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He can go in the mailing room and not only simplify the mailing lists but enable you to get NEW business at a *less* cost by following up your customers more regularly and more rapidly

He can take the labor from your bookkeeper of addressing monthly statements, monthly bills, invoices, checks, vouchers, ledger pages, etc. He can cut the time of making up pay-rolls from days to hours by addressing the envelopes, time-cards, time-tickets, record cards, etc. And he can increase the shipping clerk's efficiency by addressing tags, labels, freight bills and bills of lading in a twentieth of the time it takes with a pen.

The Addressograph Company,

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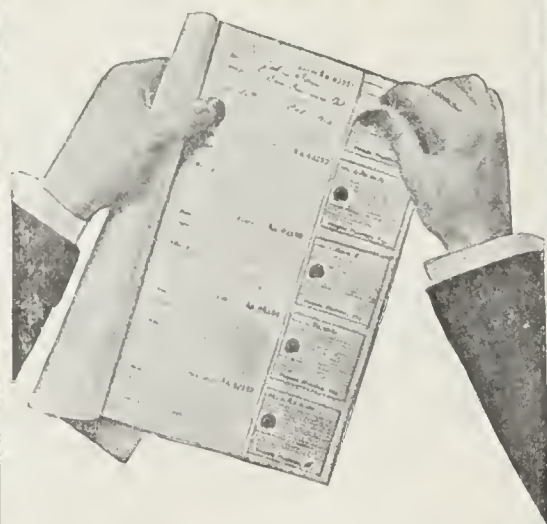
worn out machinery at full first cost. Every new tool, even those replacing the ones long since sent to the junk man, had been charged to capital. Much unsalable stock had been carried on the books at the prices originally asked. Books properly kept would never have shown a profit. The proceeds of the last stock issue had been used to cover up deficits and not to extend the business.

The local directors secured a new president and a new manager for the company. The depleted treasury was strengthened by a bond issue taken by the stockholders.

The company is now on the up-grade. The deficit has been wiped out and a small surplus set up. Dividends justified by financial strength and actual earnings are in sight.

On the other hand, a less sweeping but hardly less important service may be rendered by accountants in the matter of costs and selling policies. For example, a stove manufacturer discovered his profits dwindling and called in a public accountant. The ordinary books of accounts were well kept, but after working out an adequate cost system the accountant proved to the manufac-

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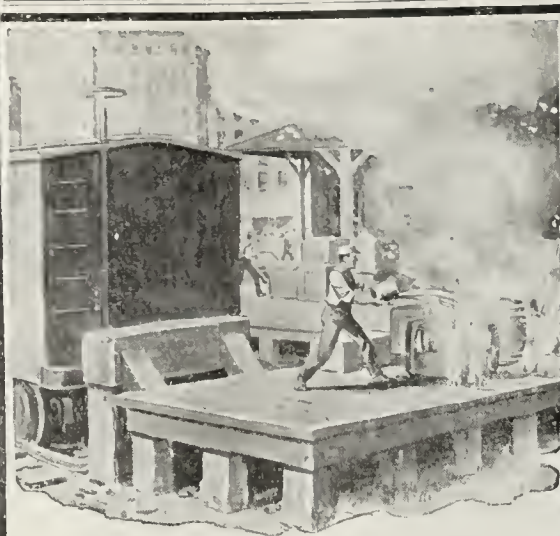
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Even after safe arrival at destination goods are sometimes damaged or destroyed before being delivered. Then frequently follows delay in settlement.

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many growing business men. It has devolved on the public accountant to devise and install books to show accurately the condition of thriving firms and to show costs and profits—books so complete in details, and yet so condensed in final results, that it is almost impossible for even the smallest waste or leakage to escape the vigilant eye of the executive.

A contractor had rapidly expanded his business, had progressed from the erection of small frame dwellings to the construction of apartment houses and business blocks. To his surprise, his bids for four different developments, ranging from \$100,000 to \$500,000, were accepted all in the same month. He did not have the capital to handle such a large amount of construction, and applied to a bank for aid in financing the work. The bank asked for a financial statement. This the contractor was unable to give. His books of account had not kept up with the enlargement of his business. As when first starting in contracting work, he kept many accounts "in his head." The inadequate set of books that had been used were so incomplete that they could not be balanced.

At the bank's suggestion, public accountants were summoned. The contractor, who supposed himself decidedly prosperous, was found to be insolvent. There were bills soon due, which could not in any way be met. A meeting of creditors was called, and by mutual consent a receiver was appointed. The receiver employed the accountants to construct an adequate set of books designed not only to show the actual condition of the business, but especially to tie the costs of each job with the estimates on which the bids were made. With this indispensable information before him, the receiver was able to operate more conservatively than the contractor had, and was soon able to place the contractor again in charge. The business is still expanding, but there are no more unrecorded accounts. The books, properly kept are fully appreciated, and they are audited every three months.

Rebuilding the Lost Business

THUS do men in all lines of business these days harness the public accountant. Periodical audits impress the banker better than any other one thing. Accountants' reports make safe the transfer of ownership or control of properties, and protect the interests of both bond firm and investor in financial obligations. They help the bookkeeper, prevent fraud, point out trends and errors, which through a fancied security not at all justified by facts, would lead to disaster.

These accounting specialists not only make certain that the books show accurately

turer that the most profitable line of stoves had been neglected. Better informed competitors had let this firm have the bulk of the least lucrative business.

With the help of the accountant, the prices on the least profitable lines were revised upwards, so that whatever business came in would be more remunerative. The prices on the better stoves were lowered. Since the trade in the poorer paying lines was well established, comparatively few sales were lost by the increased prices. The

stove manufacturer is gradually securing his share of the better paying trade. Within three years his net profits had doubled.

As long as a man's business is small, few book accounts seem necessary—many are easily kept in one's head. As the business increases it becomes more and more difficult to know the exact condition of affairs, and as for having the books of account help him directly, help him in guiding the course of his activities—that does not occur to

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condition of a business, pointing out what needs attention in the books, what is lacking, but they give most valuable suggestions for more profitably controlling a business. They change accounting systems to keep up with a growing business, and to guide still greater expansion.

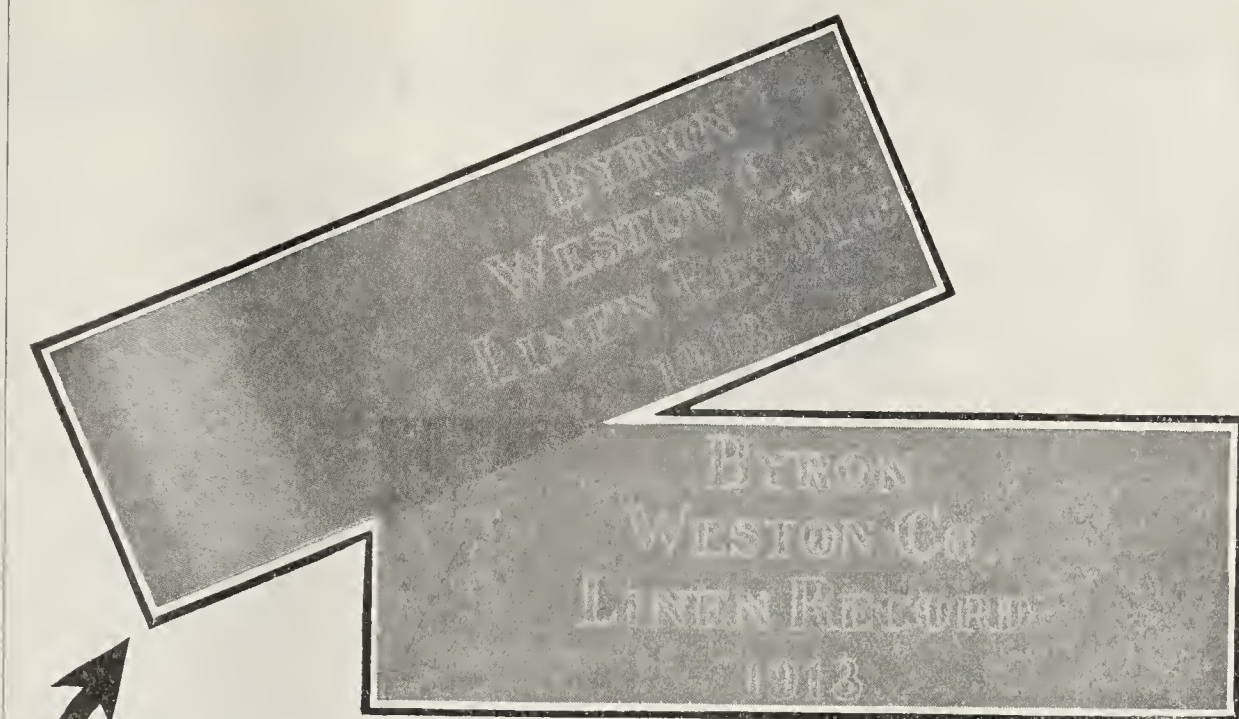
While this summarizes the work usually performed by public accountants for business men, occasions arise when suggestions are made or when reforms are necessary that the business man feels he cannot carry out alone, and the accountants are called upon to take an active and continuous part in actual administration. They are given an honorary title such as comptroller. As they draw no salaries, but are paid for their work at their regular per diem charges. However, the authority given to them makes it easy for them to accomplish without friction what would otherwise be met with stubborn opposition.

Other occasions arise when it seems best to place complete control into the hands of the accountants. Such an occasion is illustrated in the case of a large paint business in a western city. The paint manufacturer had borrowed a considerable sum from a certain bank, and afterwards found themselves unable to pay it back. One of the directors of the bank was a director in the paint factory. He naturally felt a personal responsibility in the failure of the company to meet its bank loan on maturity. The condition of the company did not warrant an extension of the obligation. The stockholders, unwilling or unable to place more capital into the business, were given the alternative of letting the bank try to run the business out of its difficulties, or of letting the company be placed in bankruptcy. It was decided to let the bank take over the business.

The director who held stock in the paint business arranged to have the books audited and the plant appraised. The accountants were called in showed that the company could not pay fifty cents on the dollar. At the bank's request, the accounting firm, which had had much experience in paint business work, formed a plan of reorganization, and took over the business. Upon the word of the new management that the business could be made to pay under more progressive plans than had been used, the bank made a further loan for one year to enable the plant to be kept in operation.

The fact that relatives of the largest stockholders were too much in evidence was found to be one of the principal reasons for the unfortunate condition of the company. The incompetent officers and other employees were discharged and better men were hired.

The next step was to change the basis



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product of an unknown maker with its subsequent dissatisfaction and added expense. Every user of paper can assure himself of the superlative quality and unusual value represented by Byron Weston papers by holding every sheet of paper he buys to the light and finding the Byron Weston Water Marks as pictured above.

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For half a century this paper has been accepted all over the world as the standard of quality. It tests higher than the government standard, and because of its absolute uniformity of quality and proven permanency, is used by State, County and City Governments, Banks, Corporations, etc., for records that must be preserved. Expertly made of

finest linen rags and purest artesian well water, Byron Weston Linen Record has the toughness, strength, fastness of color and long wearing qualities essential to a record paper. Both sides have a uniform texture, smooth, hard writing surface and one sheet is as perfect as another.

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Record responsive to every move of his pen. This tough, firm stock can be erased quickly and cleanly with none of the tedious, time-wasting operations of inferior ledger papers. Its perfect qualities arouse pride of workmanship and make for efficiency which means increased earnings for the employer.

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of payment to the salesmen. They had been paid from \$5,000 to \$6,000 each. Under the new regime they were paid \$175 per month and commissions. New plans were made not only to make the new basis attractive to the salesmen, but to secure more regular sales as well as better satisfied and more loyal customers.

Paints formerly sold largely in bulk were now sold in trade-marked cans on which was stamped the date of shipment. Routes of the salesmen were planned so that each cus-

tomers was called upon at least four times a year. The salesmen were allowed to sell only enough goods to last till the next call. Any paint left over in the hands of the customer was reported by the salesmen and expense.

The salesmen made more money than before, the customers bought every time they were called upon, bank indebtedness was soon paid, and control of the company went back to the stockholders.

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THE INTERNATIONAL ACCOUNTANTS' SOCIETY

DETROIT, MICH.

Controlling Branch House Credits

How to Keep the District Managers in Touch with the Situation

By W. L. Betz

WHILE much has been said of the credit man and his work, and attention has been given to systems for restricting credit within safe limits, the duties of the credit man having many branches or district sales managers under his control have very seldom been outlined. In such a position the writer has had to solve many knotty problems, one being the maintenance of a system which would guard against extending too much credit to a firm with whom business was transacted at several different points. The various phases of the system are here outlined for the benefit of those similarly situated.

All applications for credit are made on Form I, by the District Sales Manager, to the General Sales Manager, giving fully the exact name of corporation, company or firm, the location of main office, (for convenience in ascertaining financial responsibility), and such other facts as may help, pro and contra, in determining the necessity for issuing the credit requested. If, in the opinion of the General Sales Manager, the credit is desirable from the Sales Department viewpoint, a

(FORM I.)

GORDON PAPER COMPANY

Dated at.....191..

General Sales Manager.

Dear Sir:

Application is hereby made for credit order to be issued in favor of.....

for \$..... Terms..... To the best of my knowledge and belief, credit as applied for may be extended without risk or loss to this Company.

District Sales Manager.

All of the Following Questions Must Be Answered in Full When Making Applications for Credit.

1. Name of Company or Firm.
2. Location of principal office.
3. If incorporated, under the laws of what State?
4. Names of proprietor or officers (President, Secretary, Treasurer).
5. Give references: Bank with which business is transacted, etc.
6. Nature of business engaged in.
7. What effect (if any) will declination of credit have?
8. State average amount of bills for credit period.
9. What are the reasons for granting the above credit? (Here give full information.)
10. State if this application is for the increase of an existing credit order, or if this firm succeeds any of your credit order patrons.

In writing to advertisers, please mention BUSINESS

recommendation, (Form II) is attached to the application and forwarded to the Treasurer for further action. If desired, this recommendation might be made in the form of a letter, or an endorsement by rubber stamp upon the application form itself.

(FORM II.)

GORDON PAPER COMPANY

New York, N. Y.,191..

Credit at.....in favor of.....

.....for \$..... Period.....

Mr. D. G. Goode,

Treasurer.

Respectfully recommended.

General Sales Manager.

On receipt of an application in the Treasury Department, the commercial rating of the firm is obtained, and if, in the opinion of the credit man, it is ample, the credit is authorized on Form III, signed by the Treasurer, and forwarded to the District Sales Manager, a copy being sent to the General Sales Manager. When the firm desiring credit is not rated, or when the rating is not considered large enough to warrant the issuance of the credit, a special report of the firm's financial standing is obtained, and an inquiry made of the bank given as reference, similar to Form IV.

Form III GORDON PAPER COMPANY Office of the Treasurer				
District Sales Manager, Mr. G. V. Ransom		New York, July 26th, 1913		
Address, Cleveland, Ohio		CREDIT ORDER No. 19		
Authority is hereby granted to extend credit to the parties named below for the amount shown				
NUMBER	CREDIT FAVOR OF	NATURE OF BUSINESS	AMOUNT OF CREDIT	PERIOD OF CREDIT
38	Schmiedeknecht & Co.	Hardware	\$400.00	30 days
40	Merritt, Harde & Co.	Dry Goods	100.00	10 days
41	J. E. Colfax	Groceries	50.00	10 days
42	E. Day Co.	Groceries	100.00	30 days
Superior Item 8, credit order \$19, favor Edward Day for \$25/00, Period 10 days.				
Copy to General Sales Manager.				
Treasurer.				

Numbers are assigned to the various branches, known as "Credit Order Numbers," and form a good basis for filing correspondence pertaining either to single credits or to the general subject. Item numbers are consecutively given to the credits at each branch, these numbers being noted in the first column of Form III. The item numbers complete the filing system, a file for instance being known as "Credit Order 4, item 8."

For the records of the main office a copy of the credit authority is retained, and in

When information is received of bankruptcy of a credit order customer, Form

ORM VI

COMMON PAPER COMPANY,
Office of the Treasurer,

NEW YORK July 31 1925

District Sales Manager Mr. G. V. Harmon,

Address Cleveland, Ohio

Cashed at once No. 40 on Credit-Order No. 19

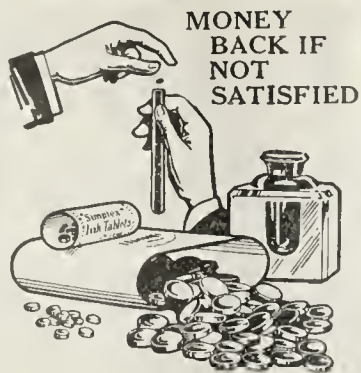
and July 5th, 1913 in favor of Merrick, Markle & Co.,

Acknowledge receipt.

Copy to
General Sales Manager.

TREASURER

, canceling credit, is forwarded at once to all branches extending credit to the man in question. If information is received as to financial difficulty of a creditor patron, or as to a credit no longer being required, the question of cancellation is taken up with the General Sales Manager, and his recommendation obtained before cancellation. A request from a District Sales Manager may sometimes be the basis of cancelling the credit

[illegible]

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International Correspondence Schools

Box 1076H, SCRANTON, PA.

Name _____

Address _____

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"I was all run down to the very bottom," writes F. Gagnon. "I had to quit work I was so weak. Now, thanks to Sargol, I look like a new man. I gained 22 pounds in 23 days."

"Sargol has put just 10 pounds on me in 14 days," states W. D. Roberts. "It has made me sleep well, enjoy what I ate and enabled me to work with interest and pleasure."

"I weighed 132 pounds when I commenced taking Sargol. After taking 20 days I weighed 144 pounds. Sargol is the most wonderful preparation of flesh building I have ever seen," declares D. Martin, and J. Meier adds: "For the past twenty years I have taken medicine every day for indigestion and got thinner every year. I took Sargol for forty days and feel better than I have felt in twenty years. My weight has increased from 150 to 170 pounds."

When hundreds of men and women—and there are hundreds, with more coming every day—living in every nook and corner of this broad land voluntarily testify to weight increases ranging all the way from 10 to 35 pounds given them by Sargol, you must admit, Mr. and Mrs. and Miss Thin Reader, that there must be something in this Sargol method of flesh building after all.

Hadn't you better look into it, just as thousands of others have done? Many thin folks say: "I'd give most anything to put on a little extra weight," but when someone suggests a way they exclaim, "Not a chance. Nothing will make me plump. I'm built to stay thin." Until you have tried Sargol, you do not and cannot know that this is true.

Sargol has put pounds of healthy "stay there" flesh on hundreds who doubted, and in spite of their doubts. You don't have to believe in Sargol to grow plump from its use. You just take it and watch weight pile up, hollows vanish and your figure round out to pleasing and normal proportions. You weigh yourself when you begin and again when you finish and you let the scales tell the story.

Sargol is absolutely harmless. It is a tiny concentrated tablet. You take one with every meal. It mixes with the food you eat for the purpose of separating all of its flesh producing ingredients. It prepares these fat making elements in an easily assimilated form, which the blood can readily absorb and carry all over your body. Plump, well-developed persons don't need Sargol to produce this result. Their assimilative machinery performs its functions without aid. But thin folks' assimilative organs do not. This fatty portion of their food now goes to waste through their bodies like unburned coal through an open grate. A few days' test of Sargol in your case will surely prove whether or not this is true of you. Isn't it worth trying?

50c BOX FREE

To enable any thin reader, 10 pounds or more under weight to easily make this test, we will give a 50c box of Sargol absolutely free. Either Sargol will increase your weight or it won't and the only way to know is to try it. Send for this Free Test Package today, enclosing 10c in silver or stamps to help pay postage, packing, etc., and a full size 50c package will be sent by return mail free of charge. Mail this coupon with your letter to the SARGOL CO., 6-K HERALD BLDG., BINGHAMTON, N. Y.

If you want a beautiful and well-rounded figure of symmetrical proportions, if you want to gain some solid pounds of healthy "stay there" flesh, if you want to increase your weight to normal—weigh what you should weigh—accept this Free 50c Package today.

COME, EAT WITH US AT OUR EXPENSE.

This coupon entitles any person to one 50c package of Sargol, the concentrated Flesh Builder (provided you have never tried it), and that 10c is enclosed to cover postage, packing, etc. Read our advertisement printed above, and then put 10c in silver in letter today, with coupon and the full 50c package will be sent you by return post. Address: The Sargol Company, 6-K Herald Bldg., Binghamton, N. Y. Write your name and address plainly and PIN THIS COUPON TO YOUR LETTER.

at his branch, if it contains positive information that the credit will no longer be required at that point.

When, for any reason, a credit order is cancelled, the original authority should be referred to, and notation made thereon of the date of cancellation, and reason for the action.

If change be made in firm name, or increase of credit be desired, Form I should be forwarded by the District Sales Manager through the usual channels, with full information. Item 42 on Form 3 shows manner of handling.

When terms of credit order are not complied with, the matter should be reported by the Branch Manager, and such necessary action taken as future correspondence may develop. In some cases, temporary suspension of credit by the District Manager, (under the authorization of the Treasurer, however) may have a salutary effect.

Copies of all correspondence affecting the issuance, cancellation, or suspension of credits, should be forwarded to the Sales Department for information and guidance.

In writing to advertisers, please mention BUSINESS

RATING		NAME		ADDRESS		NATURE OF BUSINESS	
ITEM	CREDIT	DATE	BRANCH	AMOUNT	PERIOD	REMARKS	

Form VII attached is one of the by-products of the system, and its use, as well as that of similar general credit instructions, is discretionary.

Each business may require modifications of the system here outlined; but the basis of the scheme is recommended as being thoroughly tested, and records being complete, it eliminates danger of excessive credit being allowed.

Don'ts for the Dictator

A Few Commonplace Errors in Handling Correspondence and How to Avoid Them

By R. S. Bond

BUSY business men with a large daily correspondence to attend to, are sometimes far too prone to lay the blame for mistakes on the shoulders of the stenographer. Of course the stenographer is often at fault, but how about the dictator? Does he always do his part properly? The more we think of it the more we realize that if every employer of a stenographer was presented with a pamphlet of do's and don'ts and lived up to the rules set forth therein the wheels of the great business machine would not clog so often.

There are seven different kinds of dictators who should take careful notice of these don'ts. They are the numbler; the fast dictator; the long-sentence field; the jerky dictator; the changer; the re-constructor; and the pure and simple crank.

The worst of the above is assuredly number five, or the man who changes his wording during the time he is dictating "Go back a minute." "Read that last sentence over." "No. Scratch that out." These and similar phrases are everyday commands to his typist. Without forethought he rushes heedlessly into dictating an important letter, then pauses chops, rechops, erases, changes, and corrects. When the finished letter is placed before him he proofreads it and passes it back with a caustic remark regarding the proficiency of Miss Stenographer. He doesn't stop to realize that from the jumble of words he uttered, it was next to impossible for her to prepare a good letter.

Don't mumble when dictating. It costs no more effort to speak plainly, and means a lot to the stenographer. She knows nothing about the letter you are answering and has to hear your every word in order to write an intelligent reply. Don't make her sit with cocked ears and open mouth trying to catch some uttered word. If she can't hear you, she'll have to ask you to repeat it. You will then forget what you were going to say, and answer sharply. She'll get sulky. You are already incensed. "Bang" does the nerves of both. She wouldn't ask you what you said again for the world and don't "care a darn" whether she gets your "old letter" right or not. Isn't that a fine combination for productivity?

After your stenographer gets accustomed to your dictation you may be able to dictate rapidly to her, but until then don't attempt it. At first she knows practically nothing about your business and any of the words used commonly by you are utterly foreign to her. Give her a few days or even weeks to accustom herself to the new surroundings. The best legal stenographer in the world could easily make blunders while working for an electrical engineer, and vice versa. No matter how good a stenographer may be, you should not expect too much from her for the first few days. The business is new. The terms are probably new. The dictator is new, and the stenographer cannot be expected to take dictation as rapidly as the old girl who has been with you for a dozen years and knows beforehand just about what you are going to say.

Don't use long sentences especially if you dictate rapidly. Even if a stenographer is capable of taking rapid dictation she is usually a few words behind the dictator and trusts to the first period to catch up. If there are few sentences, there are of course few periods and few opportunities for her to catch a second's rest. Furthermore, long sentences are clumsy, hard to understand, awkward to dictate, and undesirable in a business communication. Then why use them at all?

The "jerky" dictator is a pest. "I am in receipt of your letter of the 4th inst. at 10:30, (300 miles a minute) then a long disjunctive pause, followed by a burst of speed that wakes the stenographer from her dream and almost gives her heart failure before she has caught up. Then another stop, during which Mr. Dictator gropes for a suitable phrase, and to make matters worse, the "jerky" dictator is usually a slow changer also. On account of not dictating slowly, carefully, and intelligently,



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If you are planning a sales-letter campaign, why not be sure to use the Quality, Weight and Color of Paper that is most effective for your particular product—the most effective for the class to which you are to appeal? Why guess—why theorize?

Profit by the analysis of shrewd Advertising Men and other Paper Buyers as contained in the portfolio, "How to Buy Business Correspondence Paper!"

This Portfolio also contains samples of "EAGLE A" Bond Papers—Papers of proven quality and known worth.

[Write for this Portfolio Today, but please write on your Business Letter-Heading.]

AMERICAN WRITING PAPER CO.
41 MAIN STREET, HOLYOKE, MASS.

Twenty-Nine Mills under one management spell economy in making and selling. As a result you get the utmost in paper quality at the price when you buy

"EAGLE A" WRITING PAPERS
TRADE MARKED WATER MARKED

Sold by good printers and lithographers everywhere

he is constantly obliged to make corrections—and woe unto the luckless stenographer who has to stand his abuse.

Don't be a reconstructor. No matter how carefully a reconstructor may dictate a letter, nor how painstakingly his stenographer may transcribe her notes, he always finds some expression that suits him better than he has used, and changes the letter accordingly. What is the consequence? In a very short time the stenographer realizes that at the first writing the letter will not be mailed, and

runs it off in a slipshod manner. Her work gets careless. The reconstructor gets disgusted with her. She doesn't advance, and he only keeps her because he fears to break in a new girl and perhaps jump from the frying pan into the fire.

Don't be a crank at the office. Even though you may have left home with a well developed grouch, don't take it out on the stenographer. Her work will be far better if you are pleasant. Aside from that you can't dictate letters that will do you justice, while in a temper.

In writing to advertisers, please mention BUSINESS

Getting the monthly statement out on time

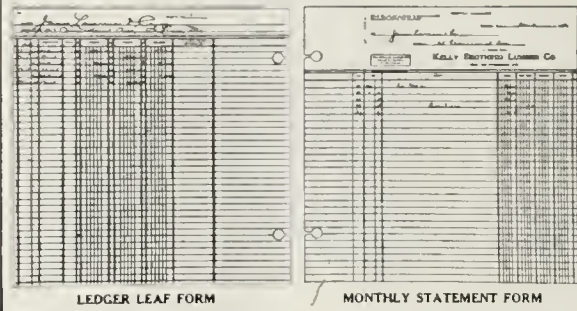
HERE is a system the advantages of which are obvious at a glance. The ledger leaf is filed in the current binder facing the current monthly statement. By this method the ledger is posted and the statement itemized at one writing—no intermediate postings between the original entry and the ledger—keeping the statement ready at all times so it can be mailed the last of the month without any additional accounting labor. The statement is in duplicate—the original being torn off and mailed while the copy is removed and placed in a monthly statement transfer binder. We manufacture ledger leaves, monthly statement blanks, binding devices and indexes for this system in all sizes—just one example of the many *Tengwall* time and labor-saving systems.



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We are also manufacturers of TRAFFIC PRONG FILES
LOOSE-LEAF LEDGER BINDERS—Automatic Screw Lock,
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This illustration shows how these two forms are filed in the binder. The ledger is posted and the statement itemized at one writing



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Write for our Catalog

There is a *Tengwall System* especially adapted to your particular business, or we will prepare such a system. Write for our Catalog which describes in detail the "*Monthly Statement System*," shown above, and all the others which we have developed. If you will give us an outline of your problems our Service Bureau will work out a solution—free of charge and without any obligation whatever. Write us now.

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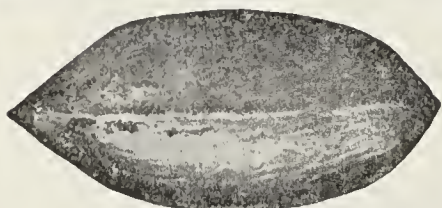


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GRAFTED PAPER-SHELL PECAN
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IF you have a surplus fund, small or large, to invest and want the full earning capacity of your money.

IF you can systematically put aside a stated sum per month, quarter or year.

IF you are thinking of taking out a life insurance policy and would like to leave an annual income equal to the face value of the policy and yet do it at one-fourth the cost, as well as reap benefits while you live.

IF you desire to provide a sure way of securing funds to educate your children.

IF you want to provide for your family or your old age in case you lose your earning capacity.

IF concerned about any of the above matters, you owe it to yourself to investigate what our pecan orchards can do for you.

A Pecan Grove

Assures You an Income for Life and is many times more valuable to you than the same sum invested in *Life Insurance*. Ask for booklet "*Fortunes in Pecans*."

Write today for particulars of

Our Developed Pecan Groves

which we are offering for sale at prices which cannot be duplicated anywhere in the Pecan Belt. The groves range in age from 2 to 6 years, and many of the trees are already bearing the finest variety of nuts. Some of the groves have pear trees in full bearing planted between the Pecans.

This is the best Pecan Investment offering in the country, and these planted groves will pay large dividends. If interested in a safe, immediate, income-producing proposition that will soon be yielding 30% to 50% on the investment, write at once for particulars of our Planted Groves.

ST. ANDREWS BAY NURSERY & ORCHARD CO.,
111 Broadway, New York.

Don't nag, or worry the stenographer. Give her to understand that when you ask for work to be done "at once" you mean "immediately," then wait patiently until she brings it in. Don't stand at her elbow with your watch in your hand. You are delaying her instead of hastening her.

To obtain the best results practice the antithesis of these "don'ts" and your stenographic troubles will practically cease. In other words, speak plainly; dictate slowly; use short, clear sentences; talk evenly; keep your temper; and remember that you and your stenographer are an asset to your company, and your joint value increases in the exact ratio to your ability to work together and produce results.

Dictate slowly, especially when you happen to be angered at the writer of the letter you are answering. Remember the stenographer is not to blame and that it does not behoove you to take out your spite on her. KEEP CALM.

Leave your cigar alone while dictating and be careful of the new stenographer. She is usually nervous and afraid that she will not be able to take your dictation. Dictate two or three easy letters, slowly, carefully, and plainly. Then send her back to her typewriter to transcribe them. She finds them easy. She gets self assurance. She likes the position, and is confident that she can do the work well. Gradually you can increase your speed until in a few days you are working harmoniously and rapidly together without having gone through the usual preliminary siege of dissatisfaction on both sides.

Pause a moment after using a technical, or seldom-used word—if it is necessary to use it at all. This moment will give the stenographer time to make the proper outline for the word, and save future trouble.

Try to dictate your letter properly the first time. You cannot always get it out as you want it, but you can at least, by thinking a little ahead of your dictation, get out a fairly decent letter. It doesn't waste half as much time to think over a letter before you dictate it, as it does to proofread it two or three times afterwards, and in addition it saves a lot of nervous energy both on the part of your stenographer and yourself.

Realize that your stenographer is a human being, not a machine, and treat her accordingly. Speak a few kind words occasionally. Show her you are interested in her welfare and you will be amply repaid.

DO THESE THINGS AND YOUR STENOGRAPHER WILL DO THE REST TO YOUR ENTIRE SATISFACTION.

Making Good In a New Venture

By J. C. Hill, of Lloydminster, Alberta

EDITORIAL NOTE.—There is no more interesting business story than that of a man who knew nothing about country life previous to ten years ago, but who held of an undeveloped proposition in the Canadian Northwest and made it pay. Farmers are prone to say that anybody can raise oats, but it takes a man with a business head to raise ninety-six bushels to the acre of fifty-pound oats and win the Oat Trophy against all America. J. C. Hill and his two sons went to Lloydminster with the famed Barr Colony, a group of inexperienced Englishmen under the guidance of a gymman. None of them had any conception of the difficulties of a pioneer colony in the Canadian Northern had not yet been put through—and the colony, after many mutations, melted gradually away. Hill and some of the more adaptable or more sturdy stayed, and here is the story in his own words.

ACK in 1904 I located on section 2-50-27-W3, and started in with twenty acres of wheat. It was my first experience, and the harvest that year was easily attained, as I had sowed too late, and we had the straw for our pains. But everybody said "Grow wheat," and in 1906, we had fifty acres, only to have the catastrophe of 1905 repeated. The soil was good, and others were successful, but we were new at the business, and we didn't have any luck. About this time we began to feel badly about wheat. Still the wise words said "Grow wheat," as once winning would make up for a number of times lost—and the prospects for a good year seemed alluring. We ventured on seventy acres in 1907, and lost our crop again. We were completely broken. The third time going down and out cured us forever in growing wheat, though after we learned more about farming we redeemed our earlier failures.

Not discouraged, we began in the year 1908 by getting seed grain from the government. This time we secured heavy barley and seed oats of the endurance variety, brought from England, and in 1909 we had our first successful har-

vest. It takes an Englishman some time to learn a new thing. But when he gets it, he has it for keeps. I had learned my lesson from A to Z. I began to look for more prairie for oats. I plowed the land about four inches deep, and in the fall disked this land five times, going over the plowing three times and twice over the furrow. After this I went over the land with the float, or planker.

The next spring we sowed it to our endurance oats, and dragged it once when the oats were about four inches high. We had a magnificent stand. It was some reward for our long wait to see the threshing machine turn out the yield of ninety-six bushels to the acre of oats that weighed

fifty pounds to the bushel. Our thresherman, who happened to be an American, said that in his thirty years of experience he had never seen better oats, or as good, and that they would win out at any show. We tried them at our local show, and justified his remark by securing first prize. At Calgary and Brandon we also won first. Then we went across the line, and in February, 1911, we won for the first time the Oat Trophy. We won it again the next year, and if we win again with our 1913 crop we become the permanent owners of the \$1,500 silver cup.

When we came home with this trophy for the second time, the Lloydminster board of trade decided to give us a banquet, combined with a reunion of a number of the original Barr colonists. Among the guests were the Premiers and Ministers of Agriculture of Alberta and Saskatchewan, and it was one of the proudest moments of my life when I realized that I and my sons had won a trophy that was bringing credit to our adopted country of Canada. It brings credit to the old country as well, when you consider that I was born in London and spent most of my life in city occupations.

The notable thing about our success here is that we had absolutely no knowledge of farming when we came here in 1903, and what we have since learned is from experience and from farm literature. At the present time we think we have one of the finest oat and barley sections in the west, and we are content with our Canadian home and land of our adoption.

I am thoroughly impressed with the fact that farming, like all other business, has to be learned, and whether you come from the city or are born in the country, all experience has to be learned, and the man who is persistent, open to suggestion and capable of taking hard knocks without giving up the fight is the man who will win in the end.

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\$16.50

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Combine your choice of ten kinds of drawers for filing cards, letters, catalogs, blanks, etc. Single or double pedestal. You can reach any letter, card, etc., without leaving your chair.

Why not have useful filing drawers instead of worthless storage drawers? Solid Oak, roller bearing drawers. See catalog "F."

This Solid Oak File

holds 20,000 letters on edge for quick reference. Roller-bearing drawers, dust-proof and equipped with follow blocks. You can't get a more serviceable file at any price. Golden, Natural and Weathered finished Oak, \$13.25. Birch Mahogany, \$15.50. Two and three drawer sizes proportionately low.

A High Grade Letter File

No. 421

\$13.25

*Freight Paid

No. 1220 has Quartered Oak, built up drawer fronts and top. Sides and back handsomely panelled. Drawers on double roller bearing supports, operate without friction or noise. Two and three drawer sizes at proportionate prices.

*NOTE:—We pay freight to Railway Stations in Eastern and Central States at these prices. Consistently low in West and South.

FREE:—Booklet "Filing Suggestions" and catalogs of Business Devices and Sectional Bookcases.

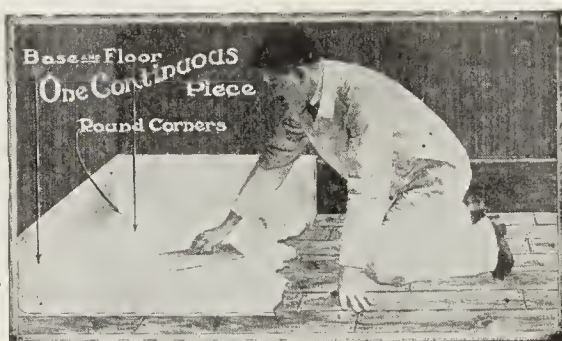
The Weir Mfg. Co.

64 Union Street
MONROE, MICHIGAN
New York Office—75 John Street

No. 1220

\$20.00

*Freight Paid



Your Office, Factory and Home

should be floored with **SANITARY COMPOSITION FLOORING** because it is fire-proof, water-proof, wear-proof, almost noiseless, easy to walk or stand on, non-slipping, absolutely sanitary, easily cleaned, inexpensive.

Sanitary Composition Flooring

sells for 15 cents per square foot, as cheap as first-class linoleum. Write us for sample and descriptive literature.

Sanitary
Composition Floor Company
40 West Onodaga St. SYRACUSE, N. Y.



Have You Bookkeeping Problems? Let the INTERNATIONAL ACCOUNTANT'S MANUAL Solve Them

HERE is a book of 384 pages of accounting and business practice gleaned from years of experience in dealing with men and methods. The text matter itself is generously illustrated with forms, plans, organization charts, etc., etc.

The great need for an authoritative and complete work of this kind that could be used as a ready reference library and at the same time a student's text book has long been felt.

So in THE INTERNATIONAL ACCOUNTANT'S MANUAL we have a book unexcelled in its simple and thorough exposition of accounting and business practice.

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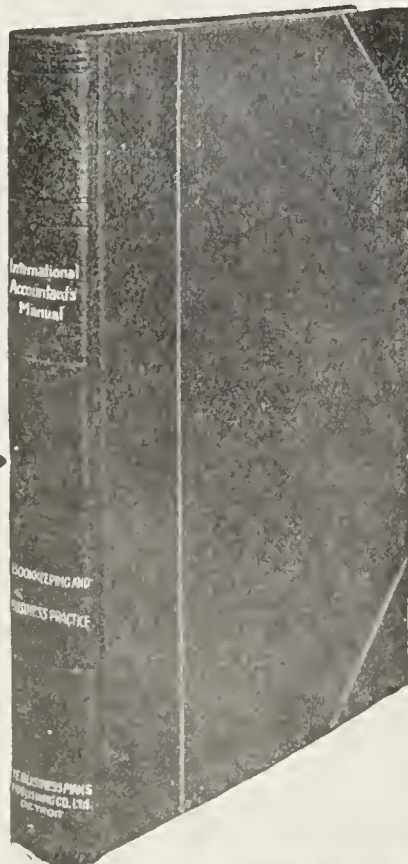
The so-called obsolete methods, the red tape systems, the mass of details, the round-about methods have all been eliminated from this work. It is at once practical, exhaustive, down-to-the-minute and efficient. It is typical of the present business progression.

In its pages are explained in word and picture everything imaginable pertaining to business, bookkeeping, accounting and auditing. Such matters as corporations, stocks and bonds, card systems, loose-leaf methods, collection and credit work, insurance, real estate, etc., are treated exhaustively as they should be.

AND YOU CAN GET A COPY OF
The International Accountant's Manual
For \$3.00 Postpaid

You will wonder why you hadn't bought this book before after receiving your copy. Send for it NOW—TODAY.

The International Accountants' Society
Detroit, Michigan



Why Is a Street?

A Question of Vital Importance in Cities where Traffic is Congested

By C. L. Edholm

THE reason for the existence of city streets seems to be variously interpreted by different classes of people, among whom apparently only a small and ineffective minority consider them as primarily designed for traffic.

Building contractors regard them as a place on which to deposit their building material and being complaisantly permitted by the city officials to use a few feet along the curb, they calmly appropriate half the street, clear to the nearest car track.

The automobile owner is very strongly opposed to such obstructions when he has to slow down his car in consequence, but on the other hand he seems to regard the street nearest to his office principally as a garage for day storage, and one which has the superlative advantage of being rent free.

The drayman, who has no other interests in common with the owner of motor cars, regards the street as a sort of free resting place, where he can refresh his

tion of the loading and unloading of goods over the sidewalk.

The street car companies find the streets a convenient switching station and often use them for that purpose even to the blockading of their own traffic.



The building contractor uses one half the street and a repair gang the other half.

When we come to consider the two sides of the streets set apart for pedestrians, the different views regarding the primary purpose of highways become even more complex. Every business man seems to have his own private ideas of what a sidewalk is there for. The wholesaler regards it as that much more warehouse area and looks upon the nimble pedestrian, hurdling casks and bales, as an interloper. The "huskies" that he employs to shove these commodities around on trucks share his opinion and express themselves in good vigorous English to any passers-by who want to use a sidewalk to walk on. Being chosen for their lumpiness of muscle and roughness of neck they usually "get away with it."

The retailer is often quite as bad. In the fashionable shopping districts it is nothing unusual to see a sidewalk elevator wide open during the busiest part of the afternoon, while the crowd edges past through a narrow space on the inside of the walk. The small strip on the outside would be available but for the fact that



The automobile owner regards the street near his office as a free garage for day storage.

horses from nose-bags and himself from a dinner-pail.

The utility companies have the same notion of a street as the pup has of a flower bed. It is merely a convenient place to bury things and dig them up again at frequent intervals. Those companies which are deprived of the precious joy of tearing up the pavement because of their having been forced to use conduits with manholes contrive to keep the manholes open pretty constantly with a cart backed up along side of them, so that the narrow strip of clear roadway is thoroughly blocked. As a matter of fact, nine-tenths of the repair and construction work could be done at night or early in the morning when there is no traffic, and this applies to a large propor-



Public utility companies have about the same idea of a street as a pup has for a flower bed.

In writing to advertisers, please mention BUSINESS



les exposed to the heat and dust and flies become unfit for human consumption.

man on the wagon is tossing cases of cy soap or bales of drygoods to the lete who piles them on the elevator. Department stores habitually use the ewalk as a shipping station, leaving id trucks full of outgoing packages to sorted and loaded on the delivery gons.

Probably the worst offender of the lot the baggage man who piles trunks ng the sidewalk in masses arranged ac- ding to the neighborhood to which y are to be delivered. When business ot very brisk there is a narrow pas- e left through which one can worm way, but when many people are tra- ng, the pedestrian can take the other e of the street.

These are all examples of petty dishon- 7. It sounds rather old-fashioned to "graft" and that is not necessarily



the wholesale district the pedestrian is looked upon as an interloper.

case, for sometimes the city officials k at this stealing of valuable ground e and get nothing for it; but whether patrolman on the beat takes an oc- onal cigar or whether the man "high- up" receives a crisp green note, the use of the sidewalks is an example of onesty on the part of the business and of neglect of duty or worse, on part of the official.

is quite as glaring a nuisance as a ing red and yellow billboard, being ommon and conspicuous that we fail ee it. The officials themselves are no careless about misuse of the high- Take almost any city corner and at the number of useless incumbran- that are lined up along the curb. As le you will find a lamp post, a post a fire alarm, a post for a letter box probably a large and clumsy package

POLICY

Hartford
Fire Insurance Company
HARTFORD, CONN.

To
Abraham Lincoln
Springfield Illinois

\$ 3200 Premium, \$ 24.00

Policy, 1.00

Survey, 1.00

\$ 26.00

Expires, February 5, 1913

INSURE IN THE
HARTFORD
AGENTS EVERYWHERE



Fit Your Books to Your Business

TO get the highest efficiency in your book-keeping department, your books must be ruled and made to meet the requirements of your own particular business.

Don't use a make-shift system that has been added to from time to time until it's complicated and cumbersome.

Take time to look into your book-keeping today. Your book-keeper may be duplicating work and thus spending your good money in useless labor. "Simplify." That's the word. Increase your profits by cutting expense.

Tell us about your business and our expert accounting department will prepare a special system to fit your business, free of charge.

We Make to Order

Loose Leaf Ledgers, Accounting Sheets, Bound Blank Books, and do special Ruling and Printing of all kinds.

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Our Highest Grade Work is done on Byron Weston Linen Ledger Paper



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Your
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Modern Methods"

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Street.....

City.....

box. A fire-plug is also in evidence with its connections projecting in two or three directions to bark the shins of the unwary. In addition to this you may find a trolley pole and one or two masts for the telephone and telegraph companies. It is not all uncommon to see down town corners that are so well supplied with poles that one cannot squeeze between them and, as traffic is blocked anyhow, a news vendor considers himself free to build up a temporary stand of cracker boxes and planks to take care of his surplus stock.

By very little planning and foresight this collection of poles could be cut down to two or three. The lamp post could support the letter box, the fire signal and the police telephone; a single additional pole would take care of the trolley, the telephone and telegraph wires at that point. The fire-plug could be sunk and covered with a manhole where it would neither catch the skirts of the ladies nor be in danger of breakage from a motor truck, a very common accident. As for the news vendor, he could be kept moving.

In writing to advertisers, please mention BUSINESS

THE ART OF COLLECTING



Literally millions of dollars have been collected by the methods in this book. No man in business today knows more about getting money from debtors than the author, Mr. R. J. Cassell, Collection Manager for Grinnell Brothers, the big Detroit firm. Now we have gotten Mr. Cassell to crystallize the whole wealth of his experience into this book, "The Art of Collecting," and its value to you cannot be measured in cash.

It Shows You How To Get The Money

Its 260 pages explain everything—organizing a collection department, sizing up debtors, and collecting city accounts, outside accounts, small store accounts, installment accounts. Its six splendid chapters on mail collections give some of the best collection letters ever used. It discusses personal collections, mercantile agencies, law of collections, etc.

Nothing has been published that gives so much solid common-sense, practical information about collecting money. The price of this book is \$2.00 post-paid. Send for a copy today—study it—USE IT. If you're not more than satisfied, just return it within 10 days, and we'll refund your money at once.

The Ronald Press Company

Rooms 809-816

20 Vesey Street, NEW YORK.



Right Under Your Own Hat Lies Opportunity

You have BIG chances for greater earning power, BEFORE YOU EVERY DAY. The opportunity to progress in every way lies within yourself.

Take advantage of your ambition—earn an important place in business, we will help, we will show you how, as has been shown to hundreds of other successful business men and women.

The International Accountants' Society

offer for your direct benefit complete, practical correspondence course of training and instruction in Higher Accounting, Business Law, Cost Accounting, Auditing and Business Organization.

The method of instruction is perfect in every detail, you get personal instruction from expert examiners.

If you want to know of the great opportunities this lucrative field offers you:—

If you want to know about some of those who have made a great success in this work:—

If you are interested in this profession:—

Write to us today for our 56-page Souvenir Prospectus. It is FREE, without obligation TO YOU.

THE INTERNATIONAL ACCOUNTANTS' SOCIETY

91 W. Fort Street, Detroit, Mich.



Second hand wares are piled half way to the curb.

Go into any busy city during the rush hour and you will find that every foot of sidewalk space is needed to accommodate the traffic and in some cities, the pressure in the congested district is so great that ordinances limit the height of buildings to about one hundred and fifty feet, merely to prevent the office crowds from choking the narrow thoroughfares during business hours. When you consider that by limiting the height of these buildings the property owners are deprived of a very valuable asset in the shape of additional stories that they might otherwise build and rent, it can be seen that it is no small matter to allow the streets to be permanently blocked by unnecessary obstructions.

Among the worst offenders in the con-

gested districts, especially along the cheaper shopping thoroughfares, are the small retailers who use the sidewalk for show cases. Second hand furniture is piled half way to the curb before the stores or, if it be a grocer, he displays his fruits and vegetables on temporary stands built up of boxes and boards, while push carts, full of cheap commodities, line the curb. It is no real help to the poor to extend these privileges to the dealers who cater to them. Edibles thus exposed to the heat and dust and flies become unfit for human consumption and what the dealer saves in rent by grabbing this additional floor space is not passed back to the consumer in reduced prices.

The next time you walk down the street just make a mental note of the useless obstructions that are permitted to encumber the streets and sidewalks. Many of them are relics of an earlier day and have outlived their usefulness.

Their elimination would be in line with the "city beautiful" idea that is extending to all parts of the country and undoubtedly it would do much to clear the streets for traffic. And if it is not for traffic then why is a street?

WAYS AND MEANS

Practical Methods for Improving Business Routine—Short Cuts That Save Time and Effort, Lessen Costs and Multiply Profits

Impressing the Need Before Trying to Sell



to see his need of the product.

"My best results come when I content myself with creating a sense of need in my prospect—then letting him sell himself. Sometimes this requires a little strategy; for example:

"One of our salesmen had been after a baker to do some street car advertising, but had found him unwilling to listen. It was a clear case of making that baker feel the

MANY A SALE is lost because the salesman tries to sell before real need for his product is established in the prospective buyer's mind—"premature pressure for the order," as one man puts it.

"This always meets a natural resistance which is hard to overcome when finally, if at all, the prospect is brought

need of advertising before letting him suspect the salesman's real mission.

"I walked into his shop and asked for some real whole wheat bread. He said he did not have it, but that he had some half and half, or graham, also some half rye and half flour.

"Why don't you make the real whole wheat?" I asked.

"He replied that there was no demand for it.

"Why, my good man," I said, "why don't you make it and create a demand and at the same time make your bakery distinctive—have something the other fellows don't have."

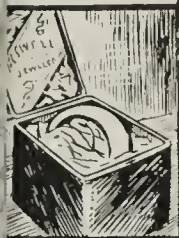
"But how can I make the demand?" countered the baker, as though he had me stumped.

"That, of course, was my lead. I showed him how he could get out of the ordinary rut and reach out for big business—by creating a demand for something the other fellow did not sell—to make folks

In writing to advertisers, please mention BUSINESS

that he was progressive, unusually successful, and so on. This did two things: It showed this er that he was in a rut without offend- him; and it showed him how to get out and he did."

Statistics
Prove to Be
Good
Advertising



A PROGRESSIVE jeweler in a Michigan town advertised recently that exactly three hundred and twenty of the married women in his town were wearing wedding rings that had been purchased at his store. He figured that this was not only a good advertisement to those who contemplated the purchase of wed-

rings, but also that it made a great number of people think about his store. says he knows that his advertisement lted in numerous questions like this: n, did you get my ring at Boswell's?"

Short Cuts
in
Figures



FOR multiplying any number by 11 as, for example: $2468 \times 11 = 27148$. Instead of writing 2468, then adding, simply write 8 for the units figure of the product, then add the digits of the multiplicand by two's from right to left, carrying 1 to the next addition when the digits added, sum 10 or more.

8
6 = 14; place 4
6 + 4 = 11; place 1
4 + 2 = 7; place 7
e being none to carry, place 2

id our answer is.....27,148
umbers can be multiplied by 111 with
l ease by carrying the addition of the
s to three figures.

ultiplying numbers from 12 to 19, in-
ve:

Ex. 19 18 17 16
 12 13 14 15
 — — — —
 228 234 238 240

planation:
ultiply the units figure of the multipli-
by the units figure of the multiplier.

1 2 \times 9 = 18; place 8. Carry 1
add 1 2 + 9 = 12; place 2. Carry 1
add 1 + 1 = 2; place 2. and our
answer is .228.



An International Time Recorder
at the Entrance of the Works

will show which employes are 'on time' and which come late or leave early.

An International Time
Recorder in Each Department

will show the time spent on various jobs or operations—or it will show the time spent by the Department as a whole.

Here are two separate and distinct uses for

International Time Recorders

One Use is to record the time for employes as they enter and leave the works. This shows whether they are arriving late or quitting early. The red printing on the card or dial sheet tells the story. It is not open to question or dispute. It is the most effective method of time recording known, because it eliminates mistakes, removes cause for friction between employe, time-keeper and paymaster, and is *eminently fair* to everybody. So long as the employe is "regular" in his time he is dealing fairly with his employer and himself. When he is "irregular" he is working against his own interests and his employer's. Instances without number have shown where an International Time Recorder has brought about a better understanding between employe and employer—has made the employe more valuable to himself and given the employer a square deal.

Another Use for an International Time Recorder is to place it in a department to record the time of various operations so that the time can be figured *quickly and without error*. When starting on a given piece of work the employe "rings in," and when he has finished he "rings out". He does not have to trust to memory to enter on paper with a pencil the time consumed on various jobs. The International way is simplicity itself. It can be adapted to any kind of work—"piece", "job", "day" or "bonus". It can even be used for recording the time of mechanical operations or for recording the time that certain machines are operated, quite apart from its primary purpose of recording the time of employes.

Profit isn't always in the selling price. Many manufacturers and merchants are learning that money can be made in the *conservation of time*. Investigate this idea—the International way—it is more than likely that there is something in it for you.

International Time Recording Co., of New York

LONDON OFFICE:
International Time Recording Co., Ltd.
151 City Road, London, E. C., England

Lock Box 972
Endicott, N. Y.

BERLIN OFFICE:
International Time Recording Co., m. b. H.
135-136 Alexandrinenstr., Berlin, S. W. Germany.

Note: Ignore the 1 in tens column of multiplicand in all cases. For multiplying numbers under 100, but near that figure, the following method may be used to advantage:

Exam. 98 88 75 84 99
 91 92 97 95 98

8918 8096 7275 7980 9702

Explanation: $98 \times 91 = 8918$

100 — 98 = 2

100 — 91 = 9

$2 \times 9 = 18$, the units and tens figures of product.

$8 + 1 = 9$, the hundreds figure.

$9 + 9 = 18$. Drop the 1 and write the 8 as the last figure and our answer is 8918.

Note: If the product of the differences between the numbers to be multiplied and 100 does not make 10 or more, a cipher must be placed as the tens figure of the product. This rule also applies in numbers over 100.

Postal Life, N.Y.

The POSTAL Saves You Money and Safeguards Your Health

THOUGHTFUL people throughout the country arrange policies in the POSTAL LIFE INSURANCE COMPANY because, *first*, it supplies sound legal-reserve protection at very low net cost and, *second*, because it performs an important service in *health-conservation* for its policyholders.

The Company dispenses with agents; it deals *direct* with the public, and policyholders save, and may deduct from their *first* premium (monthly, quarterly, semi-annual or annual), a *guaranteed commission-dividend* corresponding to what other companies pay out the *first* year to their *agents* less the moderate advertising charge.

In *subsequent* years, POSTAL LIFE policyholders can deduct the *agent's renewal commission* of $7\frac{1}{2}\%$ as paid; also an *office-expense saving* of 2% making up the



Postal Life Building
35 Nassau St., New York

Annual Dividend of $9\frac{1}{2}\%$ Guaranteed in the Policy

The Company also apportions and pays the usual contingent dividends that other companies pay, and these should increase each year. Furthermore the Company's Health Bureau performs an important service in *health preservation* by issuing periodical Health Bulletins for the benefit of its policyholders and by granting to those who desire, one medical examination each year at the expense of the Company, thus detecting incipient disease in time to check or cure it.

STRONG POSTAL POINTS

- First:** *Old-Line Legal-reserve Insurance* — not fraternal or assessment.
- Second:** *Standard policy reserves*, now \$10,000,000. *Insurance in force* \$50,000,000.
- Third:** *Standard policy provisions*, approved by the State Insurance Department.
- Fourth:** Operates under *strict State requirements* and subject to the United States postal authorities.
- Fifth:** *High Medical Standards* in the selection of risks.
- Sixth:** *Policyholders' Health Bureau* arranges one free medical examination each year, if desired.

Bear in mind, POSTAL LIFE policies are binding on the Company wherever the insured lives.

By doing business through the mails—*direct*—it not only effects important savings for policyholders, but also brings the benefits of insurance-protection and health-conservation to the *remotest sections of the country*, thus performing a public service akin to rural free delivery and the parcel post.

For the reasons here stated and others, the POSTAL LIFE is justly designated "The Company of Conservation"—of money and of health.

Write at once and find out the exact sum the Company will save you at your age on any standard form of contract—Whole-life, Limited-Payment Life, Endowment or Joint Life.

No agent will be sent to visit you; the POSTAL LIFE dispenses with them. Be your own agent and save his commissions for yourself. Call at the office or write for full official information. Simply say:

Mail me insurance-particulars as per advertisement in BUSINESS for October

In your letter be sure to give:

1. Your full name
2. Your occupation
3. The exact date of your birth

POSTAL LIFE INSURANCE COMPANY
The only Non-Agency Company in America
WM. R. MALONE, President
35 Nassau Street, New York

Numbers over 100 but near that figure:
Exam. 112 125 106 101

106 104 109 103

11872 13000 11554 10403

Explanation:

$$112 \times 106 = 11872$$

$12 \times 6 = 72$, the units and tens figures of the product.

$6 + 2 = 8$, the hundreds figure.

$1 + 0 = 1$, the thousands figure. Now bring down the 1 of the multiplier and we have the answer.

All the foregoing methods can be handled mentally.

A Short-Cut in Division:

Exam. 83)204844(2468

388

564

664

00

Explanation:

Using 2 for the first figure of the quotient, $2 \times 3 = 6$. We cannot take 6 from 4, so we add 10 to 4 = 14. 6 from 14 = 8.

In writing to advertisers, please mention BUSINESS

We carry 1. 2×8 plus 1 to carry is 17, and 20 — 17 leaves 3. Now bring down the 8 and we have 388 for the new dividend. Proceed as above.

Note: In some problems it may not be sufficient to add 10 but may be necessary to add 20 or 30. In all cases it must be remembered that the number to carry is the number of tens it was necessary to add to the previous number in order to be able to subtract. When no tens are added, there are none to carry.

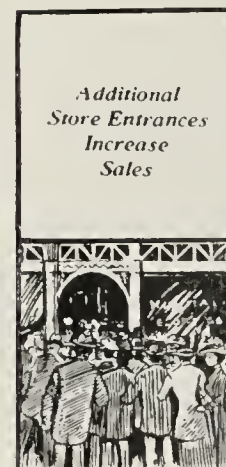
Interest on any amount for any number of days at any rate.

Exam. What is the interest on \$1,520 7 Mo. 15 Da., 8%?

$$\begin{array}{r} 25 \quad 2 \\ 1520 \times 225 \times 8 \\ \hline 360 \\ 4 \\ \hline = \$76.00 \end{array}$$

Explanation:

Place amount, time in days and rate above the line. Place 360 below and proceed as in cancellation. If ACCURATE INTEREST is desired, place 365 below the line instead of 360.



A DEPARTMENT store proprietor noticed that a great many people visited only the center aisle of his store because he had only one double door entrance in the center, although his store room was sixty-five feet wide. He sealed up this center entrance and cut two smaller ones, one on each side, giving him a

much window space as formerly. Thereafter, as he had expected, a great many people who came in one entrance would go out the other. His aisles were so arranged that they covered a greater part of the store in going from one door to the other. In fact, especially on busy days, he noticed a tendency of people to enter one door and go out the other, greatly relieving the congestion at the doors. He noticed that special displays in all parts of the store sold the goods almost as rapidly as those in the center aisle had formerly sold them.

Also, in the back part of this store was a grocery department which could be entered only through the main store. He cut a special entrance into the alley and laid a cement walk from the street to this entrance—and his cash grocery business was increased noticeably by the patronage of women in calicos—women who would not have cared to go through the main store unless they were "dressed up."

The Telephone Cuts Expense



THE MANAGER of a big eastern office, many of the employes of which have frequent communication with men outside the office, but in the town, observed that a great many times letters were written when a telephone call would have served equally well if not better, especially in point of time. He questioned several of the men and was surprised to find that they were under the impression that a two-cent stamp was less expensive than a telephone call—that they thought they did not consider the cost of stationery or stenographer's time. A personal note to this office manager to each of the men explained that the average cost of sending a letter from the office was ten cents, and that they were paying the telephone company for unlimited service, that their price-exchange girl had plenty of time to write up the numbers for them, that they need give the name—that the saving on each call instead of a letter would be close to ten cents.

This announcement not only decreased the number of letters to an appreciable extent by substituting telephone calls when possible, but also had a tendency to make men economize on the number of letters they wrote where the telephone could not be substituted.

Loses a Dollar to Please Customer



TO GIVE the minutest details the same attention as though a hundred dollar transaction were involved is the principle upon which a southern mail-order merchant bases his success. For instance, he recently ordered one of his clerks to shop in other stores in order to find a particular shade and quality of lavender cloth desired by a customer who had never before sent them a mail order. It took the clerk a half day to find the ribbon, costing the merchant about a dollar in all just to make an unprofitable sale to a prospective customer—"but just that sort of occasional expense," says this merchant, "embodies a mail-order success policy that would not be allowed."



THE OPEN MIND

THE scene was the annual dinner of a business club out West. E. St. Elmo Lewis, Advertising Manager of the Burroughs Adding Machine Company, was telling of the advantages of wide and constant reading on business subjects. A man of middle age, evidently a skeptic, interrupted him with this remark:

"Mr. Lewis, you don't mean to tell us that a busy man can afford to take time to read all that stuff you are talking about? How is that going to help him in his business?"

"Personally, I am interested," replied Mr. Lewis, "in reading to-day what you and other men who do not read will be finding out ten years from now."

Mr. Lewis believes in keeping his information account open. He believes that organized business knowledge is a factor in increasing earnings and profits. And isn't it true that the more a man knows about business principles and methods the more he is worth to himself and to his associates?

This is a day of specialists, but not of petty, narrow specialists. To be thoroughly efficient, a man must understand not merely his own department, but the business as a whole. If he is to be more than a mere cog in the machine, he must have a knowledge of the basic principles of economics, organization, accounting, finance, advertising, selling, credits, costs and commercial law.

The Modern Business Course and Service of the Alexander Hamilton Institute will bring this informa-

All classes of men in business are included among the enthusiastic subscribers to the Modern Business Course and Service.

Railroad Executive

"I have examined the Modern Business Course, and it has given me pleasure to enter as a subscriber. Your Course should commend itself to all persons interested in the development of business as a science."

J. Kruttschnitt,

Chairman of Executive Committee Southern Pacific Company, New York City.

Clerk

"I can't say too much for your Course, as it is just what I need. It has certainly increased my efficiency."

Earl H. Whiteman, Time Clerk Oliver Plow Company South Bend, Indiana

Advertising Manager

"We now have twenty-two men enrolled in the Burroughs factory, and when I tell you the membership includes a member of the Board of Directors, the General Manager, General Sales Manager and the heads of five different departments, I believe you will be pretty well assured that we have the greatest confidence in the Course and the Institution."

E. St. Elmo Lewis, Advertising Manager Burroughs Adding Machine Company Detroit, Michigan

tion home to you. It will put you into touch with the ideas and the experience of thousands of able and successful executives. It will open your eyes to possibilities for profit and advancement all around you. As Mr. Lewis pointed out, it will enable you to look ahead—and to cash in on your foresight.

It will do all this with only slight demands on your time and your pocket book. The Modern Business Course and Service is built for busy men. It is a simple, practical, adaptable plan for helping you move onward over the shortest road.

Joseph French Johnson, Dean of New York University School of Commerce, Accounts and Finance, is the author of a booklet on "Organized Business Knowledge," which should be in the hands of every man in business who now holds or ever expects to hold an executive position. You will read it over and over again. It will show you a new and better way to handle your business problems. We will send the booklet free on request.



ALEXANDER HAMILTON INSTITUTE

ASTOR PLACE - - - NEW YORK CITY

-----Write your name and address legibly-----

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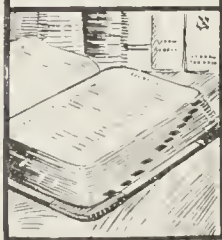
Without placing me under any sort of obligation, send me Joseph French Johnson's talk on "Organized Business Knowledge," and full information regarding your Course and Service.

Name

Position

Address

Second-Letter Percentages in Indices



IN OPENING a new alphabetical book index it is difficult to allot space according to the second letter. The appended table shows the results of classifying over three thousand names and figuring the percentage of second letters. The column at the left is the initial, the line at the top the second letters. Given any

initial letter, follow the horizontal line from it to a point vertically under any letter in the top row. The figures so found indicate the percentages of the second letter. That is, using the letter A as an example, of the total number of names beginning with A, B was the second letter in 5%, C in 4%, M in 25%, and so on. These percentages show at a glance the proportion of the lines or spaces for each initial to be allotted for the second letters.

There will probably be found variations for certain single letters, such as will be noted in the table at EL, 43% not being

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THE Insurance Companies, the most scientific calculators of hazards in the world, figure that there are Ten chances that you will have a check raised or forged to One that you will have a fire. You cannot write a check that cannot be raised unless you protect it by our method. Perforators, red ink, crimpers and other forms of so called "protection" are worthless. There are 8 check raisers to every other criminal. The Law holds you responsible for any loss occasioned by a raised check so long as your signature is on it.

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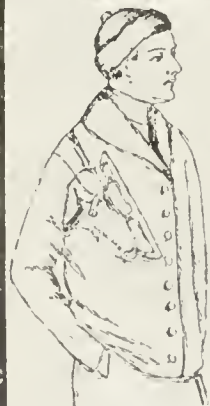
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Mention "Business"

normal. The excess will always be due to a profusion of names for a particular business. Other than the foregoing difference the table is thought to be very accurate.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
A	.05	.04	.03	.02	.01	.01	.03	.02	.01	.02	.18	.25	.18	.08	.07	.03	.02	.07	.08	.02	.01	.01	.01	.01	.01	.01
B	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01
C	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
D	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01
E	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
F	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
G	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01
H	.41	.40	.39	.38	.37	.36	.35	.34	.33	.32	.31	.30	.29	.28	.27	.26	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16
I	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01
J	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01
K	.35	.34	.33	.32	.31	.30	.29	.28	.27	.26	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10
L	.31	.30	.29	.28	.27	.26	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06
M	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
N	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
O	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01
P	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
Q	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
R	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01
S	.50	.49	.48	.47	.46	.45	.44	.43	.42	.41	.40	.39	.38	.37	.36	.35	.34	.33	.32	.31	.30	.29	.28	.27	.26	.25
T	.29	.28	.27	.26	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04
U	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01
V	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01
W	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01
X	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01
Y	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01
Z	.25	.24	.23	.22	.21	.20	.19	.18	.17	.16	.15	.14	.13	.12	.11	.10	.09	.08	.07	.06	.05	.04	.03	.02	.01	.01

Improving The Office Efficiency

An Individual Record That is Producing Results Beyond Expectation

By W. B. Robinson

OUT of an old word we are evolving a new science in which the scope of application is limitless.

The increased cost of labor and materials, coupled with the ever-present demand of the consumer for low prices, has brought us to inquire what additional element may be injected into the management not only of our factories and stores but our offices, whereby a certain expenditure will guarantee a greater production of the same or higher quality and at the same time better equip the producer.

This element is Efficiency, and when properly understood becomes alike attractive to the employer and employee, for it is mutually advantageous. Systematic operation, if you choose to term it, is nothing

more than "taking up slack." The slack may be on the part of the employer in not providing systematically for the employee. Or it may be on the part of the employee because he is "not shown the way." A clerk, for example, may have a thousand enclosures to place in as many envelopes and may accomplish this task in two-thirds the time consumed by another, both working at the same speed. There is "slack" on the part of the one, in all probability due to superfluous motions, and if the operator can be shown, and profit thereby all concerned are benefited.

We should stop now and then and take a sky-scraper view of our situation. If conditions are good, it's worth the time spent to know about it. If conditions are bad, tighten up the joints.

The accompanying illustration shows a efficiency record compiled and used in an office where conditions were already above the average. But the employer wanted a system that would tell him at a glance just where every individual stood on this efficiency ladder at the close of the year, when the question of salary increase arose. There are only sixteen people employed

ERRORS																																
Date	DESCRIPTION																													Per Cent		
OFFICE OF W. E. ROBINSON, Supreme Recorder COURT OF HONOR Springfield, Illinois																																
Name															Position										Month							
Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	TOTAL
Hours																																3
Absent																																5
Over Time																																1
EXCEPTIONS																																
Times Tardy																																4
Errors																																3
Per Cent. General Efficiency																														76		
Total Percentage all accounts																														75		
Average Monthly Efficiency																														74.38		
"General Efficiency" is based on																																
Work Accomplished																																
Neatness of Work																																
Application to Duties																																
Care of Office Appliances																																
Check denotes on what account deduction has been made																																
TO THE EMPLOYEE																														Supreme Recorder		
This sheet is to give as near as possible a correct individual business perspective, not as a criticism, but a help to you whether in this office or elsewhere, and to maintain in our service the highest possible degree of efficiency																																

his particular office, the business being filled almost entirely by mail, and as in such cases the business and its management is judged by its stationery, by the position of its letters, by its advertisement and other matter that may go out. se all act as a reflector and they reflect ectly.

his blank being a daily record, is divided thirty-one columns. On the first lateral is listed the hours absent. The second e showing over-time. Neither have a cent value. It being conceded that no loye will absent himself without good e, and it can be readily understood how allowance for over-time would render record valueless.

he "Exceptions" on which efficiency is ed are principally Tardiness, Errors and eral Efficiency.

ne per cent is deducted for each time y and, as a result, this evil has been tically eliminated, and it is an evil, for ough it, any working force will become greater or less extent demoralized and employer will find himself paying for t he does not get.

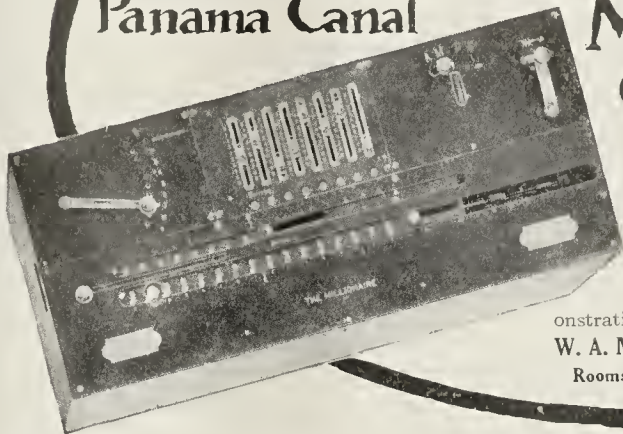
very error that goes out of your office s tear down that which you are conally striving to build up, and in most nces greatly inconveniences the man e other end of the line. With the sysin question every error has a demerit e ranging from one to five per cent. he discretion of the Manager. As an ple, a stenographer transposes two enures, causing the return and consequent y to both and would be given two per each. But the principal advantage of error record comes when the employe e end of the month turns the sheet over sees in detail just what these errors and if there be a superabundance of there; he will undoubtedly think. To he best results the "initial system" ld be in use, whereby every production s at a glance its author.

General Efficiency is included Neatness, Accuracy, Application to Duties and of Office Appliances and where a deon is made, same is indicated by check opposite.

nally all percentages are combined and verage for the month computed. The cate record is given out with the salary s, personally signed. The original be-tained until the yearly average is figured. e employe is constantly impressed with act that—

his sheet is to give, as near as possible. rrect, individual, business perspective s a criticism, but a help to you, whether is office or elsewhere, and to maintain r service the highest possible degree of ency."

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that "figured" in
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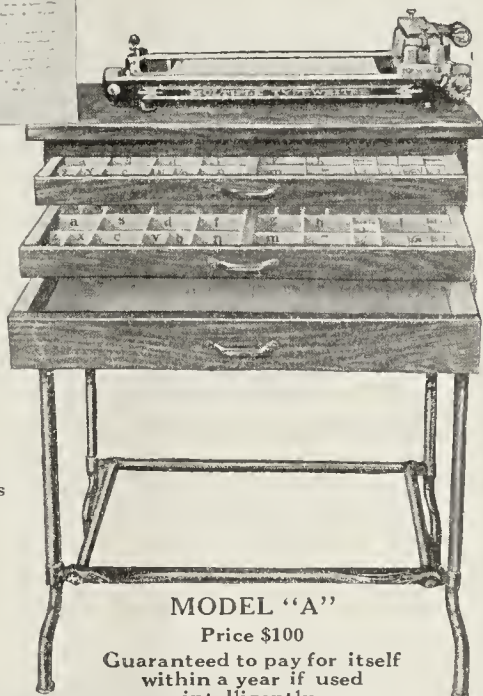
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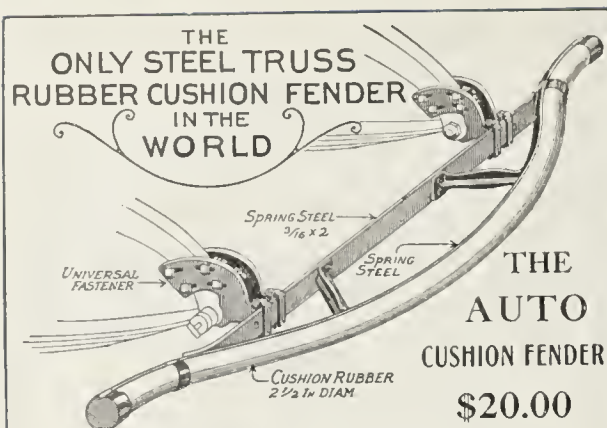
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The Auto Cushion Fender is a complete departure from the old style of bumper. In fact, it is not a bumper at all. The ordinary bumper is so damaged in a collision that the necessary repairs are about as expensive as they would have been without any bumper—while the Auto Cushion Fender is so mild as to receive the severest jolts without harm. It is mechanically correct in both design and construction. It is made of the best spring steel and can be solidly attached to any make car without interfering or weakening any part.

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JOHN P. HARDING, Pres. DAVID OLMSTED, Mgr.

Handling Correspondence In a Large City

By S. Edgar Trout

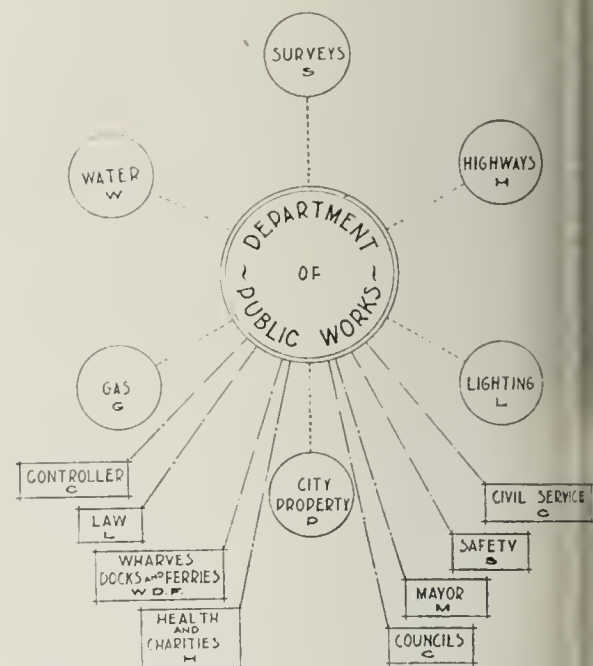
Municipal Accounting Engineer, Philadelphia

Mr. Trout took a civil service examination last March for the position of Special Inspector of Accounts, and even though he was nearly sixty years of age and there were forty other aspirants, he was appointed to the position by reason of his high marks and previous experience. The duties included the scientific handling of business correspondence and in less than two months he devised and installed the scheme briefly described in this article.—Editor.

A SYSTEM of filing letters and papers has been devised for the use of the Department of Public Works, in the City of Philadelphia, which is proving so satisfactory that it has been copyrighted, and will probably be adopted by many other cities throughout the country.

A feature of this system is a series of symbols consisting chiefly of combinations of letters, by means of which any letter pertaining to any department of the city's business may be found in the files instantly. We reproduce a drawing showing the relation of the various bureaus of the city to each other and to the Mayor, and giving the symbols used in filing the correspondence referring to the various departments. Also a diagram showing the symbol letters of each of the "units" in the Department of Public Works as well as those of other bureaus and departments.

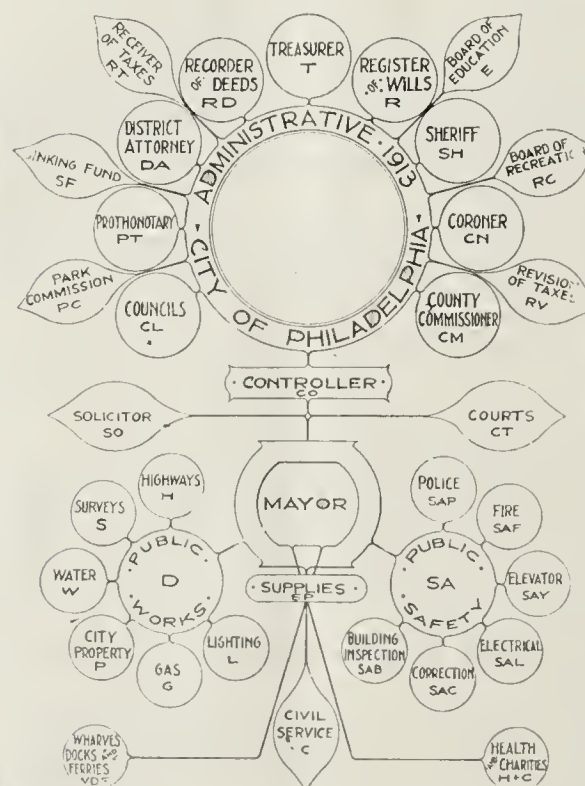
It will be noticed that each "unit" leading from the department contains a



Each unit leading from a department is represented by a symbol letter.

symbol letter; thus, if a correspondent writes the department on any given subject, such as "A hole in a street," the department clerk simply stamps it with a rubber stamp, called Record Form, giving it a number according to business register kept and adds symbol letter H—standing for Highways. Said Highway Bureau, in answering letter, sends back original letter—answer and carbon copy—to the Department of Public Works which, in turn, writes to its correspondent, enclosing the answer of the Highway Bureau. File Clerk then files original letter with the carbon copies of Highway Bureau's letter and the department's letter under D-H, marked on guide board followed by alphabetical guides or folders; thus the correspondent, if Smith, is placed under alphabet guide S.

Where more than one subject is to be considered, each department or bureau writes out its answer, and the Record Form on original letter will bear a symbol letter representing each—viz., if Survey Bureau is concerned in addition to Highways, he adds D-H-S. All correspondence in answer must go in files together.



A feature of the system is a series of symbols consisting of combinations of letters.

In writing to advertisers, please mention **BUSINESS**



ection of filing cases in the controller's office.

a little "good judgment" in filing will e correspondence easily found under system. This plan is capable of in- ite expansion, and the following rules orrespondence have been adopted.

Mail Register.—A business register pt of very piece of mail received, its ibution and disposition. In this way eck is maintained on the attention promptness of department managers, hoever attends to answering corres- ence. As this register is numbered ecutively, nothing can be overlooked.

Department Mail.—Customers fre- tly write letters which refer to sev- departments. As this correspondence ceived, each departmental paragraph ld be stamped by a rubber stamp a symbol letter, indicating the de- nent through which it passes from department to another for attention, if not so transferred, the blame can aced where it belongs. Carbon cop- ay be made on different colored pa- o facilitate departmental reference rrespondence files.

Correspondence Filed.—No corres- ence should be taken from files ex- on signed requisitions, so that, if spondence is not in the folder, the sition will show its location.

Vertical Files are recommended as enient for all sizes and purposes.

Correspondence Dictation.—Much is saved by designating each letter

dictated by number, the stenographer ob- taining name and address from letter an- swered. This plan prevents a multitude of mistakes.

6. *Correspondence Improvements.*— The correspondence clerk should be trained to use the simplest, as well as the most effective language possible, to ac- quire a recognizable and pleasant person- ality, to avoid persiflage in ordinary bus- iness communications—paying greatest attention to the most essential points.

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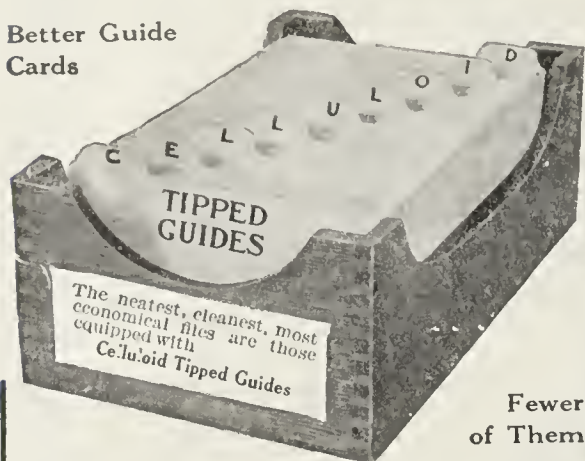
W. E. Wroe & Co. Sales Offices 1006 South Michigan Avenue Chicago

7. *Carbon Copies* should be made of all answers to letters, the same being at- tached to the correspondence answered, and both filed away together. Therefore when reference is made to a letter, the answer is found in one operation.

8. *Economy.*—Concerns having sever- al departments will do well to provide the mailing clerk with envelopes to those persons with whom the firm is constant- ly in correspondence so that all departments' mail can go in one envelope.

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From Pennsylvania Examination, November, 1911

Question I

IN a given trade goods are purchased on terms of 5% discount for cash in ten days or net thirty days. In certifying a balance sheet in this trade how would you deal with the question of this discount in stating the value of the inventory of merchandise on hand. Give the reason for the treatment you would advocate.

Answer to Question I

There are two kinds of discount in business dealings, trade discount and cash discount.

Trade discount is the discount allowed by the wholesaler to the retailer and may be any percentage from 5% up to 90% or even more. Sometimes there are two or three discounts, each successive one being deducted from the balance remaining. The object of these trade discounts is for one of two purposes. Either the maintenance of a fixed schedule, as in the glass business where sizes are in great variety and the standard lists of prices are printed for general use in the trade while the market fluctuations are taken care of by changes in discount; or else the object of the trade discount as in the furniture business is to enable the wholesaler to prepare illustrated catalogues with retail prices. These prices may be shown to the customer by the retailer and from which a discount may or may not be given. In this case invoices are sometimes rendered at list prices and the discount deducted showing the net amount extended, but in other cases merely the net amount will appear on the bill.

Cash discount is offered as an inducement to the purchaser to make prompt payment and is so much larger than the legal rate of interest that the opportunity to "take the discount" can hardly be ignored by business houses. Prudent business men often deem it advisable to make loans at the bank in providing funds for the prepayment of invoices.

Answering the question as to the proper method of dealing with the cash discount of 5% in the valuation of inventory, it would seem advisable and good business prudence not to take any discount until it is actually earned, and yet one must be governed largely by conditions. If the rate of interest is large as in this

case it is worth while taking into consideration providing this has been done in previous years. The policy that has prevailed may be followed if it is a wise one and will not inflate the profits. When the rate of discount is so large it is worth taking into account at the end of the year, but for the prevailing rate, 1% or 2%, no allowance seems necessary as the matter offsets itself from year to year without interference.

In taking an inventory there are two classes of goods on hand. Goods paid for and goods not yet paid for. Goods already paid for should be taken at the invoice price regardless of cash discount. But a trade discount or even an extra large cash discount should be deducted from the merchandise. Goods not yet paid for should also be taken at the invoice cost.

It is a well known axiom of business that no profit is made until goods are sold, and a cash discount being a profit must be a deduction of the discount on the invoice thus eliminating the discount profit but this is often impracticable as the cash discounts are not always known in advance or at the time of entering the purchases on the books, but are offered later as a special inducement for prompt settlement.

Question 2

A manufacturing concern is required to carry a six months' supply of a certain kind of raw material and as the material is not the kind that can be purchased every day, they must purchase it at any time it is offered to them. For this reason the prices fluctuate sometimes very considerably. When they purchase this material they pay cash for same and have the material shipped in as wanted. What method would you use in arriving at the cost of this raw material used during any month in manufacturing.

Answer to Question 2

It is often a question as to which department of a manufacturing concern is entitled to credit for profit and to what extent, and the head of each department will claim his full share if consulted. Thus the purchasing agent may well claim for economy in purchasing due to his foresight or judgment which results in the increase of profits. In this problem, however, the price of material seems to

to operate with the market, and the purchasing agent has but little discretion to exercise. To average the purchase cost of materials seems to be the best method under the peculiar conditions enumerated, and a practical method of accomplishing this is shown in the accompanying record.

PURCHASE AND STOCK RECORD.

Date.	Total Purchases.	Price.	Total Value.	Received.	Consumed.
Balance June 1....	1000	40	\$600	500	500
Received June 3....	....	....	....	1000	....
Purchases June 15..	2000	60	1200	1500	1000
Purchases June 30..	1000	80	800	1000	1000
Balance .....	....	....	....	....	1500
	4000	..	2600	4000	4000

Total goods consumed during month 2500
Average purchase price for month obtained by dividing total values, \$2600 by total purchases 4000 65c
Cost of goods consumed 1625.00

Only one month's transactions are shown, but the balance on hand at the beginning of the month shows the quantities purchased not delivered, and the

quantities on hand delivered, both being entered at the average rate of previous purchases. The goods received column is not used in determining the value of the goods consumed but show the balance of goods on hand in stores and forms a necessary record of deliveries.

This plan includes purchases not delivered in averaging the cost. It might be assumed, however, that only the goods in the stores are properly included for future use and should not be considered in determining the cost of materials used in manufacture. In that case the average purchase price for the month might still be used unless it could readily be determined from what particular purchase each shipment was delivered.

Average costs of materials used are serviceable for cost accounting but in case of a loss of goods on hand by fire the actual cost of the goods destroyed would be used if obtainable, or at all events only the market or replaceable value could be collected.

How I Wrecked and Rebuilt My Business

(Continued from Page 203).

vestment and a certain amount of personal direction.

Some men are so set in their opinions that they will never appreciate the fact that the world progresses—even if they stand still. Others are so wilful that even although they realize what is the trouble, they will obstinately and perversely continue doing what they foolishly term "the conservative path."

But I have come to know, not as a theorist, but as a man who can go down to the work today and draw his check against the dollars we all fret and fume to get into our possession, that even if some men still work as hod-carriers that the hoisting engine is the thing that helps whip a skyscraper up with a speed that is magical: and even if some people still prefer to employ messengers, that it is the telephone that bridges the interval between two far-distant cities before the most agile and thoughtful man can walk a block.

Likewise in every business there are certain modern factors, which, with the essentials fundamental to success in any line of human endeavor, may be employed far more profitably than they may be ignored. While one of my best salesmen is talking to the jobber in a city, the evening paper in that city is talking to thirty thousand people who buy and use my goods. And when he goes on to another town, the paper is still talking the merits of what I make and—regardless of his absence.

That was why Gutenberg invented wooden type-blocks and Hoe invented the perfecting press—so I could use the fruit of their genius to tell the story of what I have to dispose of.

I am co-operating with the intelligence of tens of thousands of men who never know my name—while the name of the thing I sell is as well-known to them as their own names.

Would you believe that my general payroll in the factory is now fifteen per cent higher than it was eight years ago—aside from the bonus system which I began and which grew into a system of pensions later on, which I have no space here to describe, and which, after all, it is not necessary I should tell about?

But what is that fifteen per cent general increase compared to the fact that my system of costs—another innovation and a good one—shows that the increased efficiency of every employe in that factory, young and old, is *thirty-eight per cent higher* than it was when I faced ruin?

Would you stand on the corner and exchange fifteen cents for thirty-eight cents with people, if they were willing to do it? That is what I am doing in my business—as a result of fair treatment of my people.

However, I not only *make* goods but I must *sell* them after they are made. Here again the policy of delegating the sales to a specialist in his line is justified by figures. My sales are *seventy-five per cent* higher in

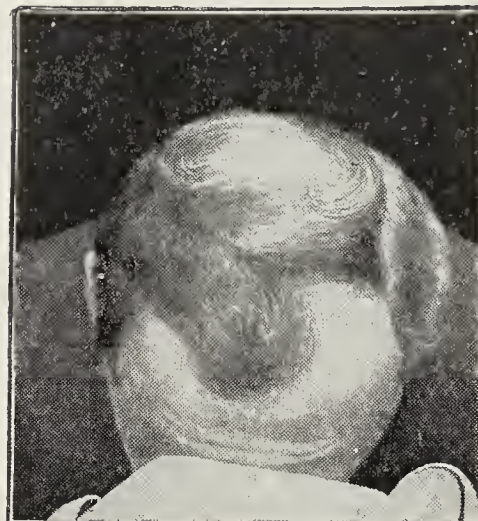
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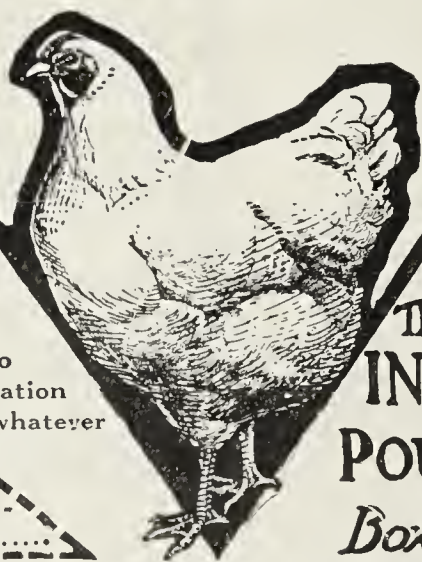
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gross amounts than they were when I found myself "against the guns." Not only that, but the profits on the turn-over are at least fifteen per cent greater in actual cash received, and my annual loss on sales is less than five per cent. If I find a man does not pay when he should, I cut him out and get another customer. And it is rare, indeed, that I have to cut them off—notwithstanding that in my line competition is as hot as any other line on earth—and I am running an independent business today in the face of one of the greatest trusts in

America—one in which even the Federal government has taken drastic action.

Time was when men went forth with the sword to conquer and despoil others. But I know one buyer of millinery in New York—and a woman at that—whose annual salary is greater than that of a rear-admiral of the United States navy.

Today, business is king. There is more money to be gotten in legitimate fields of endeavor than ever before—because there are more people engaged in gainful occupations today than ever before and it is these

people who make business and perpetuate it

My factory has never had a strike. It never will have, because I am going to increase wages again the first of the year—five per cent all around. Why shouldn't I increase them. These people are building for me a fortune which is ample for my needs. The men in the sales departments are disposing of the goods which the factory puts out. I need every man of them, and I have bound them to me with hooks of steel. They would laugh at a labor agitator. Without increasing investment in plant or machinery for eight years I have not only held my own, but have climbed steadily.

My personal prestige has likewise grown. I have been elected mayor of my home city twice—and have refused the honor a third time. My children are growing up into useful manhood and womanhood, the wife of my youth is sharing the plenty which the years have brought us. And that, after all, is the thing we are all trying to do in every business, large or small.

Commercial Benefits of Sanitary Plumbing

(Continued from Page 210).

that these new-fangled ideas are an un-mixed blessing unless the employer is wide-awake and installs his new plumbing and other improvements with due regard for all contingencies. For instance, it has been found that toilet rooms, if not located so as to be under some supervision by foremen, etc., may become loafing places for the more indolent members of the force. Then, again, there is evidence that seems to indicate that in every large body of men there are a few who not only have no appreciation for superior arrangements for their comfort, but through some intangible resentment or spirit of mischief will seek to mar the beauty or interfere with the operation of equipment installed for the benefit of the entire shop force.

It is this condition, in part, which dictates qualities of simplicity, durability and efficiency in the highest degree for sanitary plumbing for the modern industrial plant. Nor is it solely to thwart the occasional wanton abuser of property that plumbing, etc., must be made fool-proof. A much more general condition, but one scarcely less serious, is that produced by the workers who are careless or ignorant or thoughtless or in too much of a hurry. Care in the selection of fixtures and constant supervision of the factory toilet rooms will save much inconvenience and the expense of plumbers' bills resultant from clogged water closets, etc.

Fortunately the manufacturers of plumbing supplies have been able to forestall

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any of these troubles. For example, the modern closets are not only highly efficient but they are sanitary in the highest degree. Self-ventilating closets are the rule and in any of the approved modern models every inch of the surface is automatically cleaned and the odors removed. This has in great measure done away with the use of deodorizers and disinfectants which were always of doubtful value as protective agents.

Experts in factory sanitation are not even to making hard and fast rules or keeping recommendations as to the form of plumbing installations best adapted to this field. It is admitted that each individual manufacturing plant is, to a great extent, a law unto itself. In selecting plumbing fixtures, the manufacturer must be guided largely not only by the numerical strength of his working force but also by the character of the work, the sex of the workers and their average intelligence and even (if it can be ascertained) the personal preferences of the wage-earners. There have been instances where workingmen have not only refused to make use of closets which they claimed were so arranged that the occupants were ever under the watchful eyes of the foreman. Or, again, some factory managers have welcomed the installation of shower baths and plunges; whereas, others have resented such innovations on the theory that the employer was too patronizing. Where the character of the working force seems to warrant it the preference is naturally for individual shower or other baths and individual closets, or at least for what is known as range closets with dividing partitions and doors. However, there are circumstances which seem to dictate the multiple or continuous trough system rather than individual closets. The important point is, however, that whatever the system, it is possible to obtain fixtures that are durable without being expensive. Nevertheless cleanliness is so important a requisite in bath and toilet rooms, lavatories, etc., that, more or less hurriedly, by large numbers of employees, that it is usually economical in the end to install worth-while equipment. Thus we have wall hanging sets and fixtures popular with many manufacturers because they facilitate the work of keeping the floors clean and sanitary. Similarly we see the liberal use of marble and glass and of cement or glass blocks for flooring because of the advantages for maintainance.

The business man who is ambitious for a sanitary factory that will promote the health and spirit of his working force finds it necessary to not only forestall the thoughtlessness of careless employees but also to circumvent the occasional dishonest one. However, this is readily accomplished. Conspicuously marked towels seldom go



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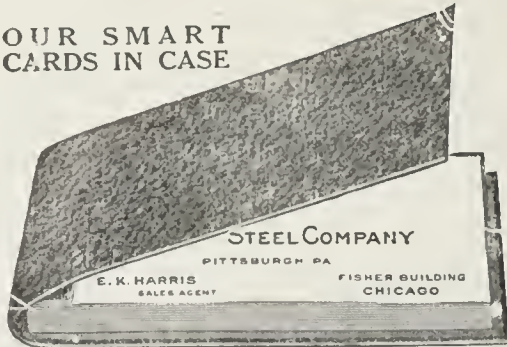
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astray and paper ones are slight loss. Liquid soap has proven a boon in that its form is not conducive to either theft or waste.

One characteristic of twentieth century sanitary policy for the factory is the provision of plenty of urinals widely distributed. These are invariably of the automatic flushing type. If desired the flushing water may be charged with disinfectant. In not a few modern industrial plants capacious swimming pools have been provided and in some instances out-door swimming or bathing pools have been made available

for use during the spring, summer and autumn. One factory superintendent found that the provision of such a pool was followed by a marked falling off in drinking on the part of the men. Indeed sanitation in general has been reflected not only by the vim and vigor displayed by employees but also by the higher average of sobriety and a great reduction in the absences from work due to illness. Finally, it may be noted with satisfaction that the tendency in factory sanitation as in other fields is to standardization.

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Pitfalls to Guard Against

(Continued from Page 207).

CASE III—Where Lying Killed Spirit

MANY sales managers believe in the efficacy of "Four flush" or, to use a more vulgar term, "bull con." It may be that to a certain extent this goes, but no one has been able to figure it out closely enough to be sure. If it is so, it is also a fact that a very, very little of it goes a long way with men who are men. The more plain facts and truth taught the sales force, the better for it. The manner of handing out facts is what counts. Facts are like quinine. Raw, it is bitter to take and the bad taste lasts for days. Coated with sugar, it is still quinine, but the unpleasant features are eliminated. The sales manager described here was one who believed that the force should be kept in ignorance of the facts of the business and that he was paid to "kid" them with a lot of misinformation. The result of this was that he soon found his supply becoming exhausted and he had to draw so much on his imagination that he distorted things to a point where the men would not believe him at all. During the entire period of his "hot air" campaign, he believed that the men believed him and a favorite trick of his was to ask them point blank to say "yes" to his assertions. No man with real good sense was going to run counter to his assertions, and the result was that this forced acquiescence led him to believe that he was getting away with it. Before long, some of his men began to use the same line of talk on the trade that he used on them. One by one they became discredited. Finally, when some of them really found out that the sales manager had been "kidding" them all the time, they grew reckless and didn't care. With the sales manager discredited by his men, and the men discredited by their customers, the end was in sight. A lot of good trade had been lost; but, worse than that, a lot of good salesmen had been spoiled. When the board of directors asked for his resignation and put in a new man, it meant an entirely new force of salesmen for plain out and out lying had become a part of their steady ration.

CASE IV—Buyers Are Not Always
Right

NO salesman worth his salt always agrees with all of his customers, all of the time. No salesman good enough to have the title can cover a territory for any great length of time and not have a scrap or two, and possibly number among those on whom he has to call, a mortal enemy or two. When these disagreements or arguments come up

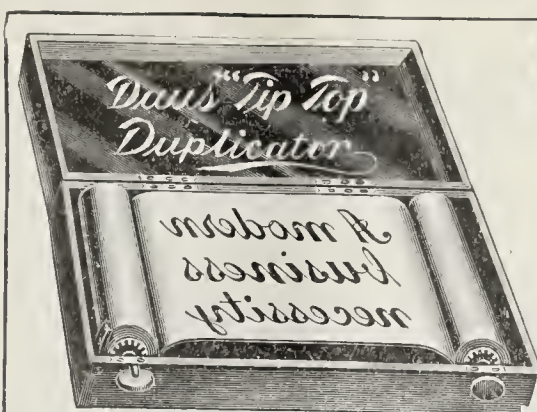
they always get back to the sales manager. If the salesman doesn't tell it, the buyer will, and if by any chance both of them keep it, the lack of orders shows it up. In a certain line in which there was considerable competition, a salesman ran up against one of those "smart Alec" buyers so familiar to any man who has sold goods. This buyer knew that he had to buy this man's line as it possessed the quality that the houses demanded. The salesman knew this, too, but always did his very best for the buyer and often demeaned himself in catering to his vanity. Every time he called, this buyer made him wait an unreasonably long time for his interview; then he haggled over price which had been settled years before and finally, grudgingly gave him his order, only to change it several times after, write the house cancelling certain parts and substituting other numbers, until it got on even a traveling man's nerves. A dispute arose and the two men generated a deep-seated hatred for each other. The argument got back to the house. The buyer saw to it that this happened. The sales manager wired the salesman to come in at once. The salesman turned in on the next train wondering what had happened. As soon as the door of the private office was closed, the sales manager started after the salesman. He had copies of the correspondence, the orders received from the house in the past, the salesman's expense accounts and every document that had any bearing on the case in hand. The salesman did not get time to catch his breath and as the sales manager talked he got hotter and hotter under the collar. The salesman tried to tell his side of the story, but to no avail. According to the manager, the buyer was right and the salesman wrong. The man was sent out again on his territory with an injunction to "cut out that sort of stuff and get down to business." He went out, but he was never as good a man afterwards. Before long he quit. He was so cautious after that about his orders that his sales fell off to half their former volume. This was not an isolated case. It was a rule of the life action of this sales manager. He always went on the theory that the buyers were right and the salesmen wrong. The experience cited was repeated some time or other with every man on the road and the good men were good until they ran up against this, but it was a continuous performance of killing off good men just because the lack of experience of this sales manager and a lack of spirit of fairness prevented

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from seeing the salesman's side of the y.

SE V—Policy MUST Be Carried Out

House worth while tries to get along without a stated fixed policy covering main points of business transactions. To be successful, this policy must be carried out. The men who frame the policy usually know what they are doing and have a definite object in view when they do it. It is to get results along the lines of the policy laid down. House policy is usually somewhat flexible; that is, it lends itself to peculiar conditions. In a big manufacturing concern a sales manager who had made his name as a salesman and who possessed executive ability corrupted a whole force of men on the shoals of "house policy." When he sold goods, he always chafed at the dictation of the sales manager who preceded him and although he gathered the greatest number of autographs on his blanks in the whole force, the manager had a hard time with him. His proveni-ness recommended him to the position as manager when it was open. He understood the policy of the house and when started in he was told very carefully that he was expected to follow it out. Each time a salesman made a deal there were certain things to be done. Salesmen always produced conditions. Some salesmen produced more conditions than sales and any man will if he is given enough rope to swing. With this sales manager, sympathies were all with the men with peculiar conditions, and he would excuse and overlook a great many things at variance with the house policy. He felt all right about it as long as he was producing sales and business had increased. After a while his special concessions began to make trouble for the other departments. He tried to tighten up but found that impossible. He had let the policy go too far. Then he began to formulate a new policy and before he knew it his men were selling everything under "peculiar conditions" and he was finding a way out for them all. At last the curtain was rung down. He had sold a lot of goods to be sure but he had so far departed from house policy that he was a failure. He had spoiled the entire force and a new man who knew the value of following house policy took up his reins and had some job to reinstate the men in their former good position with the house. House policy must be followed, and the manager who deviates from it digs his own grave and erects tombstones to the memory of every man who is employed under his leadership.



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\$2,000 for loss of limbs or sight as a result of Travel Accident.

\$1,000 for loss of limbs or sight as a result of Ordinary Accident.

The above amounts accumulate Ten Per Cent. each year for five years,
without additional cost.

\$250 FOR DEATH FROM ANY CAUSE—No Medical Examination Required.

The Accumulations, Double Benefits and Life Insurance provided by this
Ten Dollar Combination make possible the payment of \$3,250 at a
cost of less than **THREE CENTS A DAY** in addition to weekly
indemnity for total or partial disability from accident.

SEND IN THE COUPON TO-DAY

Aetna Life Insurance Co. (Drawer 1341) Hartford, Conn.

I am under 55 years of age and in good health. Tell me about **AETNA Ten Dollar Combination**.
My name, business address and occupation are written below.

BUSINESS

Why Write Letters the Way Your Grandfather Did?

Modern stenographic methods give mechanical perfection, but if your letters are to serve the full purpose for which they are written, they must have the human touch, "the punch," in other words.

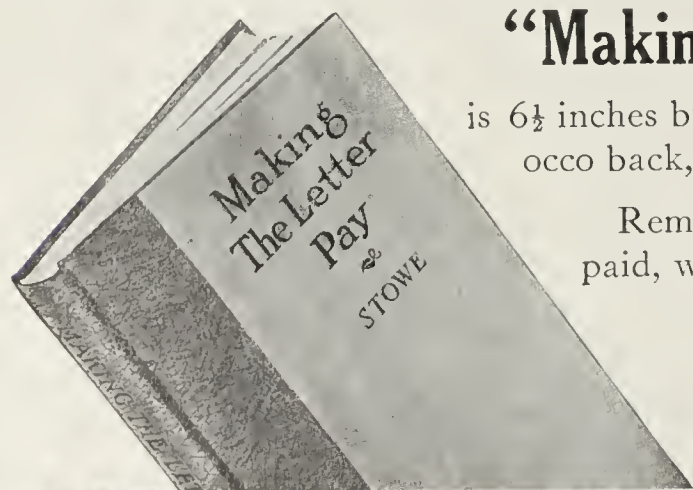
We have progressed a long way from the ink horn and quill pen. You should have up-to-the-minute knowledge on how to handle correspondence problems; how to make your persuasive appeal convincing enough to pull people to your way of thinking.

"Making the Letter Pay"

By A. PETER STOWE

is a book of 106 pages; each book crammed full of correspondence ideas. The book is just off the press, and, as a special introductory offer you may secure it, postpaid, **for \$1.00**

If you want to know more about Sales Letters, Collection Letters, Letters of Complaint and Business Correspondence in General, here is your opportunity; \$1.00 brings this wonderful book to you, prepaid.



"Making the Letter Pay"

is 6½ inches by 9 inches, bound in green Morocco back, with red silk cloth sides.

Remember, our offer of \$1.00, postpaid, will be withdrawn in a short time.

This is but a Special Introductory Offer

Use the coupon below.

COUPON

The International Accountants' Society
Detroit, Mich.

Gentlemen:—Kindly send me, all charges prepaid, copy of "MAKING THE LETTER PAY." I am enclosing herewith \$1.00 to pay for the cost of same.

NAME _____

ADDRESS _____

CITY _____

STATE _____

In writing to advertisers, please mention BUSINESS

CASE VI—Adherence to the One-Man Idea

HERR MOST enunciated the anarchist theory that "no man is good enough to tell another what he shall or shall do," and while this savors of red flag philosophy it rings true in salesmanship when applied in homeopathic doses. An excellent salesman made a total failure as a manager and spoiled all the men who didn't have sense enough to quit because he did not know of this statement or its application. He took hold of the position as manager with all of the enthusiasm of youth and proceeded to turn the world upside down and show them how it was done. The policy of the house was understood and everyone followed it out. He had done so when he was on the street. The men went out after business and secured it, but they never brought in one-third enough to suit him. He could outsell any two of them any time and he knew it. He had always done it and he decided that he would make a sales force to order, with the result that he worked himself out of a job and fired the entire crew. He had his own ideas of selling. He had his own ideas of selling the particular line of goods that the house made and he had an idea that his value to the firm lay in impressing this on the men. One at a time he took the men and tried to draw them into his way of selling. At the salesmen's meetings he talked it and practiced it and worked like a beaver attempting to enforce his schemes. He failed. He smothered individuality, personality, initiative and tried to make every man sell his way. He overlooked the fact that no two men sell the same way, and that the rules he applied would not do for someone else. He forgot that salesmanship is nothing except projected personality concentrated on a certain object and that the method of every individual must vary according to his personality and the personality he is trying to impress. One by one the men fell down, sales fell off and the whole structure failed just because this manager was too sure that he knew the only right way, and in trying to tell another how to do a thing a certain way he overlooked the fact that no person can successfully dominate another's personality without eliminating one or the other.

A Day Off.

"How would you like to take a day off?" asked the employer.

"Oh, fine!" said the office boy, as visions of a day at leisure came before his eyes.

"Well, then, take the Wednesday date off your calendar so Thursday will show."

And the new office boy hurried from the room resolved pass it on.

An Exposition of Business Efficiency

New Methods, Machines and Appliances Effectively Demonstrated at the Annual Business Show

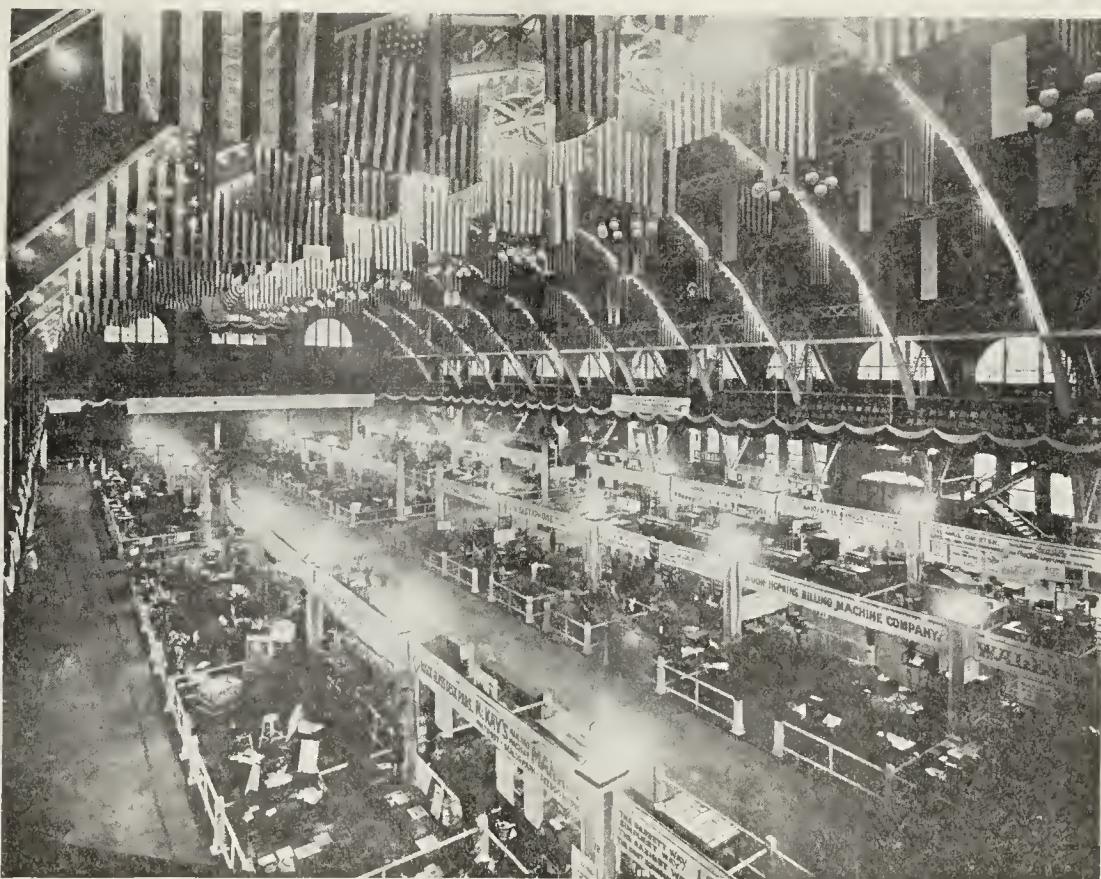
THE business men of the country are to be congratulated upon having had the opportunity of viewing such a complete exhibition of labor-saving, business getting and efficiency promoting office devices, systems and schemes as were presented during the week of September 8th at the Chicago Business Show. The keynote of the whole affair was Efficiency, and many new features peculiarly advantageous Business Shows have been added. The present organization is exceedingly businesslike, courteous and painstaking, showing no partiality but treating all exhibitors on the same basis, and deserving of the success which it accomplished at Chicago.

The average business man, without explanation, would scarcely understand how such machines as pianos and automobiles could have place in a Business Show. The explanation, however, lies in the fact that the piano exhibitions are held in connection with the growing tendency upon the part of big manufacturers to promote the general welfare of their employes by the installation of pianos in their convention hall, lunch or rest rooms. On the other hand, the commercial truck plays an important part in business efficiency nowadays that its exhibition, as part of the Business Show, cannot be wondered at.

Among the other interesting exhibits was motion picture show conducted by the National Cash Register Company. This motion picture show was open to all, and gave advice on various educational matters, lectures of Dayton and the N. C. R. plant and other miscellaneous subjects of interest to the business men. Speed tests in typing were also held during the week for middle west championship, the world's record being broken by Miss Jessie Friedman, who wrote 118 words in a minute. There were also dictation and translating tests, as well as a number of interesting exhibitions of the Dictagraph, ranging

from the famous detective outfit to the intercommunicating telephone system.

One of the most interesting things in connection with the Business Show was a series of lectures delivered by the great efficiency experts of the country, and these lectures were certainly worthy of the attention of every business man. Another notable feature was the fact that all of the exhibits were in charge of the best possible salesmen, together with expert mechanical men, so that any one interested in any particular device could immediately



secure complete information upon it.

The consensus of opinion among business men who visited the show was that they were able to see, to compare and to understand the various office appliances and devices under one roof, and were thereby given a direct process of elimination, so that their time would not be taken up with individual demonstrations at their own offices.

BUSINESS takes pleasure in reproducing herewith a complete list of the exhibitors at this annual show, and it is a noteworthy fact that they are among the leaders of the country in their particular lines. A similar show will be held in New York, October 20th to 25th inclusive.

Exhibitors.

Acme Staple Co.
 Adder Machine Co.
 Addressograph Company.
 Allen Filter Co.
 Amberg File and Index Co.
 American Multigraph Sales Co.
 Argo Electric Co.
 Automatic Copyholder Co.
 Baird Equipment Co.
 Barrett Adding Machine Co.
 Bent Co., George P.
 Berger Mfg. Co.
 Bookkeeping Machine Co.
 Burroughs Adding Machine Co.
 Chicago Gum Tape Co.
 Christian Science Monitor.
 Columbia Graphophone Co.
 Crown Piano Co.
 C. S. & R. B. Co.
 DeLuxe Manufacturing Co.
 Derby Desk Co.
 Dictograph Co.
 Dictaphone, The
 Dick Co., The A. B.
 Duplicator Mfg. Co.
 Economy Baler Co.
 Edison Dictating Machine Company.
 Efficiency Magazine.
 Elliott-Fisher Company.
 Ellis Adding Typewriter Co.
 Ensign Manufacturing Co.
 Executive Club of Chicago.
 Extensive Mfg. Co.
 Fay, Robert C.
 Feedograph Co.
 General Acoustic Co.
 Graff Company, George B.
 Gregg School.
 Hammond Typewriter Co.
 Hartman Co., W. J.
 Ideal Steel Stencil Company.
 In-A-Jiffy Calculator Co.
 Kalamazoo Loose Leaf Binder Co.
 Lothrop, Thomas M. & Co.
 MacCormac School.
 Mail-order Company.
 McKay's Mailing Machine Market.
 Meilicke Calculator Co.
 Metzger-Herrington Argo Co.
 Miller Co., The James S.
 Modern Methods.
 Moon-Hopkins Billing Machine Co.
 Morse Adding Machine Co.
 Motograph Co.
 Multi-Color Press Co.
 Multipost Co.
 National Cash Register Co.
 Neostyle Envelope Co.
 Newton-Rotherick Mfg. Co.
 O. K. Manufacturing Co.
 Office Appliances.
 Rapid Addressing Machine Co.
 Ravenswood Office Specialty Company.
 Ries' Patent Letter Opener Co.
 Safe-Cabinet Co.
 Sealograph Co.
 Stenotype Company.
 System.
 Underwood Typewriter Company.
 Unifile Mfg. Co.
 Vise Clip & Signal Co.
 Wales Adding Machine Co.
 Western Union Telegraph Co.
 Wiggins Co., The John B.

Classified Advertisements

ADDING MACHINES

DALTON ADDING MACHINE, best made, practically new, cheap, account selling business. 1210 Elston Ave., Chicago.

ADVERTISING STICKERS

ADVERTISING STICKERS! ALL KINDS! ALL PRICES! Inexpensive and effective advertising. A universal business help. Send today for price list. Splendid field for agents. St. Louis Sticker Co., Dept. 9, St. Louis, Mo.

AGENTS WANTED

WE FURNISH YOU CAPITAL to run a profitable business of your own. Become one of our local representatives and sell high grade custom made shirts, also guaranteed sweaters, underwear, hosiery, and neckties, direct to the homes. Write Steadfast Mills, Dept. 15, Cohoes, N. Y.

AGENTS—Pair Silk Hose Free. State size. Send no money. Agents wanted everywhere. New Plan. Immense profits. Beautiful line. Triplewear Mills, Dept. K, 112 So. 13th, Philadelphia, Pa.

BE INDEPENDENT.—Start a mail order business in your own home; we tell you how and furnish everything needed, wholesale; an honorable and profitable business for man or woman. Many make \$3,000 a year. Particulars free. Murphy Mfg. Co., South Norwalk, Ct.

AGENTS—PORTRAITS 35c, FRAMES 15c. Sheet pictures 1c. Stereoscopes 25c. Views 1c. 30 days' credit. Samples and catalog free. Consolidated Portrait Co., Dept. 1366, 1027 W. Adams St., Chicago.

WANTED GENERAL AGENTS TO APPOINT and manage salesmen; big seller; apply for particulars, free sample. Arthur N. Christy & Co., Dept. G, Newark, New York State.

BOOKS

"HEAVEN AND HELL." Swedenborg's 400 page work, 15 cents postpaid. Pastor Landenberger, Windsor Place, St. Louis, Mo.

BUSINESS OPPORTUNITIES

LEARN REAL ESTATE BUSINESS. Earn \$100—\$500 a week, without capital. We'll teach you. Represent us. Free booklet. American Realty League, Dep't B, San Francisco.

USE YOUR SPARE TIME to build up a mail order business of your own. We help you start for a share in profits. 27 opportunities. Particulars free. Mutual Opportunities Exchange, Buffalo, N. Y.

ASK BODE! About Buying! Selling! Ad-Writing! Anything! Get acquainted "Now!" Bode, 288b Main, Hartford, Conn.

CROWD YOUR STORE every day for weeks. I can tell you how to do it for a very small cost. Make your dull days your very best days. Get the people interested in your store. Make them come back every day. A postal will bring you full information. Barnes, Casper, Wyo. Box. 50.

MR. MAIL ORDER MAN
BEGINNER—OLDTIMER:—Start or increase your M. O. business. We furnish fast sellers. Factory prices. High class business proposition for business people. No schemes. Copyrighted Prospectus free.
MISSISSIPPI VALLEY CO., INC.
64 E. 5TH,
PITTSBURG, KANSAS.

I MADE \$50,000 in five years with a small mail order business; began with \$5. Send for free booklet. Tells how. Heacock. 5228 Lockport, N. Y.

WOULD YOU LIKE to own a good paying Mail Order Business? We have a line that gets repeat orders all the time; you can start in spare time; invest a dollar or two a week and soon own a nice business of your own; write for particulars. NADICO, 1685 Belmont Ave., Chicago.

BUSINESS PROMOTION AND DEVELOPMENT

DO YOU NEED MORE MONEY IN YOUR BUSINESS? Do you wish to raise capital? The inspiring, concrete and helpful plans of INVESTING FOR PROFITS service department—"Business Promotion and Development"—are indispensable to all who have for sale securities, real estate, patents, business chances, etc. If you have not had the help INVESTING FOR PROFIT constantly affords, write me today and I'll send it SIX MONTHS FREE that you may know how much it can help you. MANAGER BARBER, 422—20 W. Jackson Bldg., Chicago.

The CLEARING HOUSE

A Department of Business Ideas, Information and Discussion as Presented in Other Magazines

SOME hundreds of thousands of years ago the Mississippi River had another course than it has today. When the glaciers receded, the debris which was left blocked up the wide valley

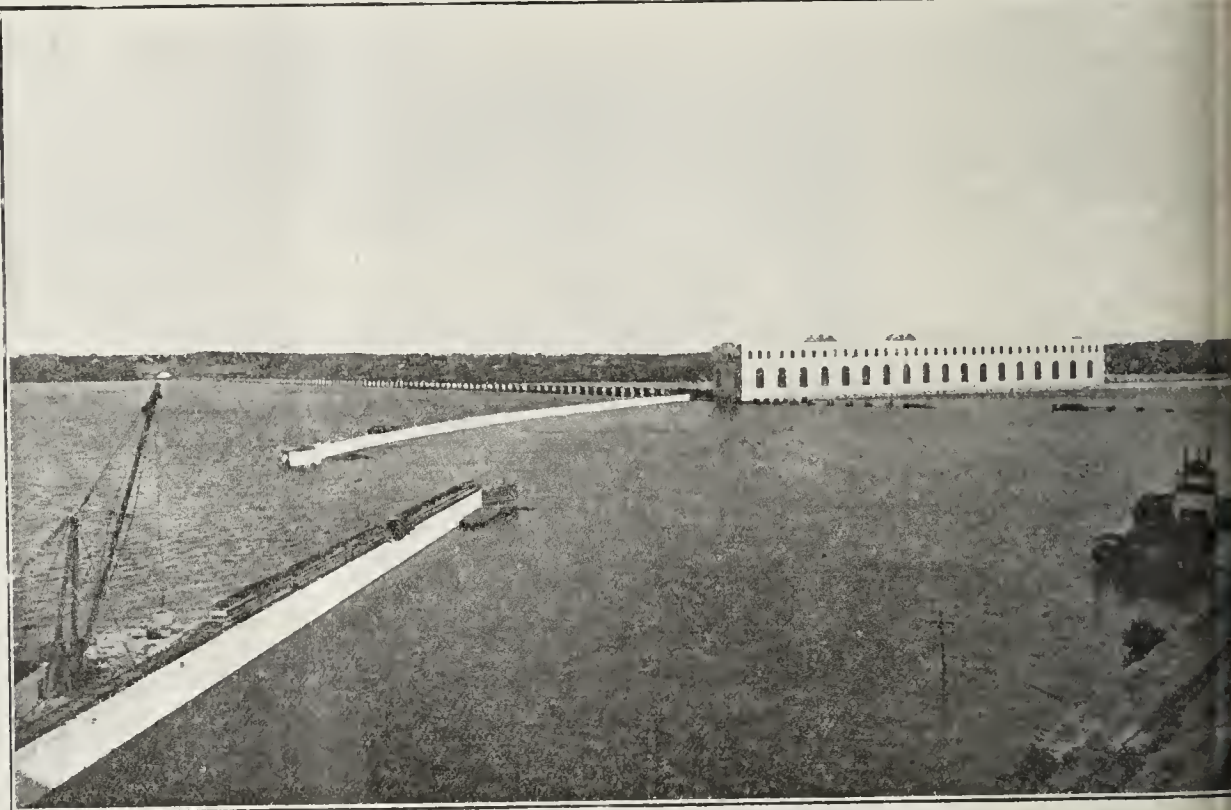
Complete Hydro-Electric Works at Keokuk

it happens that the distance from Keokuk

to the west, through which the river formerly flowed, and formed the comparatively narrow valley through which it now takes its way. Thus

2,325 feet of its length the ice fender is of concrete construction with ten-foot piers. The remaining 300 feet will consist of a floating boom of timbers. In the concrete section are twenty-nine 60-foot spans. The structure rises five feet above high water and the openings are four feet below the low water level. The width is eight feet at the top and sixteen feet at the base.

The transmission system looks as if it were conscious of an extraordinary mission. The line is 144 miles in length, only



View of the Keokuk Hydro-Electric Plant

(Courtesy of Stone & Webster's Public Service Journal)

to the Illinois shore is less than a mile. The great dam just completed, with its abutments, is 4,649 feet in length. It consists of 119 arches, each with six-foot piers and thirty-foot openings. The dam is a huge concrete monolith resting on the river bottom, into which it is keyed for a depth of five feet. In each span is a spillway section, surmounting which is a sliding steel gate eleven feet by thirty-two feet. These gates are controlled by electric cranes which travel on top of the viaduct. The dam is fifty-two feet high, twenty-nine feet wide at the top and forty-two feet wide at the bottom. It is of the gravity section type. It connects with the power station at its western end, and from the upstream western corner of the power station, the ice fender extends in a gentle curve to the Iowa shore. For

14 miles longer than a straight line between Keokuk and St. Louis. It is 30 miles shorter than the distance by rail and 46 miles shorter than the distance by water. To secure this direct route it crosses the Mississippi twice and the Missouri once. The right-of-way has a minimum width of 100 feet, sufficient for two tower lines. Its acquisition necessitated dealing with 451 property owners and buying 1,820 acres of farm land and 44 town lots.

Already the Keokuk plant has quickened the thought and enlarged the initiative of the river towns from Burlington on the north to St. Louis on the south. The attractiveness of this whole territory as a site for manufactures is apparent to a well-trained commercial mind. In a way the Keokuk hydro-electric develop-

In writing to advertisers, please mention BUSINESS

nt bears a strong resemblance to the
nk line railroads, all of which were
lt in advance to the needs of the re-
ns which they traverse. The railroads,
fact, furnished both the incentive for
ening up the country and the means of
omplishing the task. In the same way
Keokuk development may be regard-
both as an incentive and as a means for
transformation of the Mississippi Val-
into a hive of industrial activity.—From
ne & Webster's Public Service Journal.

JOHN CHAPMAN says there is one
situation that I simply cannot un-
derstand, and that is why American
rchants send domestic men to Havana
l pass up Porto Rico entirely.

"Hundreds of sup-
posedly live wire firms
right here in the
United States are not
only neglecting Porto
Rico, but have appar-
ently plumb forgotten
existence," says this expert specialist
recent issue of *Printers' Ink*.

There has been mighty little neglect by
e who have once sold their lines in San
n and Ponce. The stream of re-orders
made it very much impossible. You do
have to speak Spanish to get their busi-
ness. Of course, you get more if you can,
for test purposes you can forget that
lish is not the language of their history,
remember that there is a universal lan-
guage in an illustrated catalogue or sample

If I had to choose between Spanish and
catalogue or samples, and the reverse,
stick to the latter. That's not guess-
work, because with no common-symbols but
dollar mark, Arabic figures and ten
fingers to count on I've sold goods
China, Japan and Java when interpreters
en't to be found, by letting the samples
cuts make out a good case for them-
selves.

One beauty of the Porto Rican market
hat it really wants American-made
ls. There is no tariff and there is the
mum of red tape, so that both for im-
porter and exporter it's a far more simple
osition than for a San Francisco firm
ty from New York.

Another beauty of the island is that it
isily covered. Five cities are all that
visits, and at the start this can be re-
d to San Juan and Ponce, which are
stomed to pay good prices for good
s, and which buy real orders. They
ot mince through your list and insist
broken cases of the cheapest or most
ing lines.

If you are already exporting to Latin-
merica and have good Spanish catalogues,

literature and translators so much the bet-
ter. If not make the goods sell themselves
until you are convinced by profits that you
can afford the modest amount necessary to
handle these through a suitable organization.

"You can get lists of firms who are
naturally handlers of your lines, prepare the
field for a salesman's visit and secure a few
orders by a series of letters and at the risk
of one salesman's time, for a very few
weeks at the most, test out a market which
pays the salaries of the entire office and
sales forces of some pretty good-sized com-
panies."

WHEN Harrington Emerson pays
his first visit to a factory, his plan
is to go swiftly through the whole
plant, so as to get a general view of its con-
dition. He probes here, there, and every-
where to dig up the
basic facts. He takes
nothing for granted.
He asks, "Is this fac-
tory in the right loca-
tion? How far is it
from its raw materials?"

How far from its market?" He inquires
about the plan of the building. Was it de-
signed for its own purpose, or did it grow
up in a haphazard way? How is the raw
material unloaded? How is it inspected?
Is it stored properly? What is its path
through the factory? Are the machines
placed in proper sequence? Who is in
charge of the tools? Is there any one work-
man who is a specialist on belts? How are
the records taken? Who maintains disci-
pline? What inducements are offered for
better work? If a mechanic does his stunt
in half the time, what does he get as a re-
ward? What is the percentage of break-
age? Does every machine pay a net profit?
How much actual working time is obtained
from each machine? How many laborers
are allowed in a gang? Who fits the men
to the jobs?

Such are Emerson's test-questions. By
the manner in which they are received, and
the readiness with which they are answered,
much can be discovered. Meanwhile, Em-
erson is keenly watching to catch the gen-
eral spirit of the factory. He notices the
faces of the men. Are they sullen or cheer-
ful? Are they soggy or alert? Are they push-
ing ahead or hanging back? How many are
standing idle? How many are walking about?

In all, there are four factors that he in-
vestigates,—men, machinery, methods, and
materials. At the end of the survey, he de-
cides which department of the factory is in
worst condition. Here he begins. Certain
definite changes are made at once. The
causes of the trouble are removed. Then
three or four young men are set to work
making "time studies" in this department.
These "time studies" are highly important.

In writing to advertisers, please mention BUSINESS

Classified Advertisements

(Continued)

COLLECTIONS

GOLDEN RULE COLLECTION LETTERS GET
THE MONEY without giving offense; make friends
instead of enemies. Send today for interesting free leaf-
let, "Diplomacy vs. Bluff." GOLDEN PUBLISHING
CO., 413-B Federal Bldg., Columbus, O.

CORRESPONDENCE SCHOOLS

HOW TO REMEMBER Names, Faces, Facts and Fig-
ures. Complete, practical memory training course, two
dollars, cheapest and best published. No frills or prem-
iums. Twelve condensed lessons for busy men. Send today
Money refunded if you are not satisfied. POST GRAD-
UATE INSTITUTE, 173 Roncesvalles Bldg., Toronto,
Can.

FREE TUITION BY MAIL. Civil Service, Normal,
Academic, Business, Engineering, Drawing, Agricultural,
English, Law, Real Estate and Physical Culture Courses
thoroughly taught by mail. Matr. \$5.00; Tuition free to
applicants. Address Carnegie College, Rogers, Ohio.

WE TEACH BUSINESS SUCCESS by working with
you one hour each day. Courses in Bookkeeping,
Business Law and Letter Writing. PROGRESSIVE
CORRESPONDENCE SCHOOL, WASHINGTON, D.
C.

FOR MEN

SEND 12c for "Sexual Philosophy," cleanest, best, most
instructive sex manual published; actually teaches, not
merely argues. Write today. "Health-Wealth," 77 Ben-
nington, Lawrence, Mass.

FOR THE HOME

RUSSELL SEWAGE DISPOSAL SYSTEM, 607 Mar-
quette Bldg., Chicago, Ill., Disposes of Sewage; discharges
clear, harmless water, without odor. Installed in base-
ment or outside.

FOR SALE

FOR SALE—Hunting dogs of all qualifications (also
Watch and Pet dogs). Puppies of all varieties in exist-
ence. On receipt of 10 cents we mail the most hand-
some, comprehensive, descriptive and illustrated cata-
logue in existence of 49 breeds of dogs, several breeds
of swine, sheep, rabbits, ferrets, Poultry and Pigeon
price list free. C. L. B. Landis, Dept. 109, Reading, Pa.

HIGH GRADE HELP

I WILL START YOU earning \$4 daily at home in spare
time, silvering mirrors; no capital; free instructive book-
let, giving plans of operation. G. F. Redmond, Dept.
AD, Boston, Mass.

"LETTER SPECIALISTS"

SALES LETTERS THAT HOLD ATTENTION, pull
inquiries and open up business; full of selling lure—
that's the sort we prepare, singly or in series. Your
own form letters or business literature criticised and
strengthened. Send several pieces with \$1.00 as guar-
antee of good faith and we will analyze and improve
one piece free, and quote price for series. GEO. L.
MITCHELL & STAFF, 419 Chestnut St., Philadelphia.

LETTERS, BOOKLETS, etc., that bring results—that's
the kind I write. Low rates. Ad. Widder, 151 Broad-
way, Brooklyn, N. Y.

LOOSE LEAF DEVICES

EVERYBODY SHOULD CARRY A LOOSE LEAF
MEMO book. Why? Because it is economic. Sample
with genuine leather covers and 50 sheets, 25c. Name on
cover in gold 15c extra. LOOSELEAF BOOK CO., Dept.
X, 81 E. 125th St., N. Y.

MALE HELP WANTED

I NEED GOOD MEN—everywhere—part or all time—
learn my business—make money with me—no experience
needed—typewriter, desk and full outfit free. W. M.,
Ostrander, Dept. 13, 12 West 31st St., New York.

FREE ILLUSTRATED BOOK tells of about 300,000
protected positions in U. S. service. Thousands of va-
cancies every year. There is a big chance here for you,
sure and generous pay, lifetime employment. Just ask
for booklet S-3. No obligation. Earl Hopkins, Washing-
ton, D. C.

MOVING PICTURE SHOWS

WRITE MOVING PICTURE PLAYS—\$10 to \$100 each.
Constant demand. Devote all or spare time. Experience,
literary ability or correspondence course unnecessary.
Details free. Atlas Publishing Co., 333 Atlas Bank Bldg.,
Cincinnati, Ohio.

Classified Advertisements

(Continued)

PATENT ATTORNEY

C. L. PARKER, ex-member Examining Corps, U. S. Patent Office, Patent Attorney, 992 G. St., Washington, D. C. Pamphlet of instructions sent upon request.

PENMANSHIP

AMERICA'S FINEST PENMAN teaches rapid, tireless, business writing successfully by mail. Your card and Illustrated Journal free. Francis B. Courtney, 86 Larchmont Avenue, Detroit, Mich.

PRINTING

GOOD PRINTING AT LOW PRICES. 1000 GOOD letterheads, envelopes, cards, billheads, labels, circulars, \$2.50. Samples free. Catalogues, booklets and circulars our specialty. FANTUS COMPANY, 521 S. Dearborn St., Chicago.

GOOD PRINTING CHEAP. 1000 Bond Letterheads \$2.75, 1000 Envelopes \$2.00, 1000 Circulars \$2.50. Larger quantities cheaper. Labor printing a specialty. A few samples free. A. H. Kraus, 519 Kraus Bldg., Milwaukee, Wis.

RESULTS GUARANTEED

IN MAIL-ORDER SALES CAMPAIGNS

when our copy is used. We guarantee that advertising copy written by us will "pull" better than any copy that has ever been similarly used by the advertiser, and will refund the cost of such copy to the advertiser if it fails to fulfill this guarantee. Our attention is devoted exclusively to the preparation of form letters and printed matter for mail-order sales campaigns.

THE WELLINGTON CO.

CHICAGO, ILL.

SALESMEN WANTED

WANTED—Experienced office furniture salesman. Address Globe-Wernicke Co., 91 Federal St., Boston, Mass.

STAMPS—COINS—CURIOS

ILLUSTRATED SELLING CATALOGUE of coins and two old bills, 10c. Selling catalogue of stamps and sample, 5c. Buying coin catalogue, 10c. F. L. Toupal Co., Dept. B15, Chicago Heights, Ill.

I Need 100 Men

Desk, Typewriter and Outfit FREE

No matter where you live—learn my successful business—make money with me—no experience needed—write at once. W. M. OSTRANDER, Dept. G, 12 West 31st Street, New York



They are exact records, made by the stopwatch, of the time taken to perform each piece of work. Every job is thus split up into its various parts and analyzed. After days, perhaps weeks, of study, it is learned that a 58-minute job can be done in 33 minutes—a two-hour job in 92 minutes—a four-day job in three days. It is at this point that the skill of the expert is needed, to decide justly and wisely the amount of time that ought to be allowed. Then, following this task of job-building, comes the second of wage-building, and so on from one task to another, until a satisfactory condition has been reached.—Herbert N. Casson in *The American Review of Reviews*.

At the meeting of the old-time Telegraphers' Historical Association of the United States at Mt. Clemens, Michigan, on August 28th, Thomas A. Edison sent a message over the wire to President Wilson. The occasion was of special interest because Mr.

Edison Visits Old Scenes

Edison stood upon the same site where he stood when he sent his first message as a telegraph operator, and used the same instrument he used fifty-one years ago when, as a boy of fourteen, he sent his first message over the lines of the Grand Trunk Railway.

The country over which the message flashed is a very different one from that of a century ago, and a big share of the difference has been made by this one man. To realize the change it is necessary only to run over his chief inventions, the incandescent lamp, the stock ticker, the phonograph, the numberless electric motors and batteries, the continuous photographic film, the concrete mold house, and all the other inventions and devices that bear the stamp of Thomas A. Edison. Mr. Edison holds one thousand patents from the government, and keeps a patent attorney or two busy all the time preparing new applications.

Back in the pre-telegraphic days, when Edison was only a newsboy on the Grand Trunk Railway, he showed his youthful enterprise by printing and selling a small newspaper containing the news along his route. He kept a little font of type on the baggage-car and printed the paper on the

train, so its items were strictly up to the minute. It was during this period that a trainman lifted him by his ears, later causing the deafness that now blurs his hearing.

Mr. Edison does not complain of this as an affliction, however, his theory being apparently that all the small sounds which subconsciously drain away one's attention have been strained out for him, so that he has been able to focus his attention more keenly than is usual.

In connection with his deafness an amusing story is told of how he was once hurrying home from night work in Cincinnati about three in the morning, when he was mistaken for a burglar by an excited policeman. The officer called to him to stop, but Edison, not hearing him, hastened on. Edison says that he felt rather than heard the shot. It appeared to him as a dull concussion, and turning to see what it might be, he found that he was being fired upon. Luckily for the whole world, the officer proved to be a bad shot.

Although Mr. Edison works, on the average, eighteen hours a day, he is, at the age of sixty-five, in sound and excellent condition. When asked to explain this, he replied:

"Well, I don't drink; I don't eat much; I get plenty of sleep; and I don't worry."

At the Mt. Clemens meeting there were present many distinguished members of the Telegraphers' Historical Association, among the most noted of whom are Mr. Andrew Carnegie and Mr. Edison.



man does certain things that he has been trained to do, in the shortest possible time. The tools and the equipment have been carefully studied as the best for the work. The equipment balances the men, so to speak, and any addition to the work means breaking up the schedule for team work, and consequently effects a loss. This

A Successful Small Shop

In writing to advertisers, please mention BUSINESS

shop pays a larger dividend on the capital invested than any of its larger competitors. On the other hand, there are many manufacturers today who are feeling the pinch of competition, especially those who are competing with the large combines that have produced modern tools, methods and scientific management.

Recently I had an interview with a man in this predicament. This man has a small shop employing between 50 and 100 men. He manufactures from 3,000 to 5,000 small standard machines per year, and always has more orders than he can fill, but he has no time to make both ends meet. The equipment is mostly modern and well suited for his work, and one would think he was making money. Such, however, is not the case. He has more capital to invest in the business if he could but see how the condition could be improved.

What is the trouble with this shop, and what cure and the method of applying it? At all, the owner is buying his material in small quantities and manufacturing in small lots. The first means a loss of time waiting for material, and the second wastes time setting up the machines so often. Furthermore, work is done on unbalanced machines just to finish some piece that was overlooked and is delaying the set-up. No regular order is observed and production is large or small, according to the generalship of the superintendent, who is a very busy man.

The management in this instance would well to spend a few thousand dollars to set up, hiring a production man to spend his time going over the pieces one at a time and making record of the time taken. It is of the highest importance that a good man be employed to introduce these methods as the standard of manufacturing will be as high as his standard and no higher.

UNDER the chairmanship of Daniel Willard, president of the Baltimore & Ohio Railroad, a committee of experts and vice-presidents is visiting engineering centers, conferring with boards of trade, making known the facts from the railroad point of view and giving consideration to suggestions or criticisms offered by business men as to the desirability of the proposed rate changes. Committees have been assured that as little disturbance as possible will be caused in commercial territorial relations, and that an increase is conditional upon obtaining priority for a proportionate advance in rates controlled in certain states, principally Indiana and Illinois, by state authority. Everywhere shippers express satisfaction

**The
Proposed
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of the proposed rate changes. Committees have been assured that as little disturbance as possible will be caused in commercial territorial relations, and that an increase is conditional upon obtaining priority for a proportionate advance in rates controlled in certain states, principally Indiana and Illinois, by state authority. Everywhere shippers express satisfaction



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and escape salaried drudgery for life. If you have an idea that the collection business as I teach it is not as safe, sure and dignified as a bank, or any other profitable business, you are mistaken, and I will prove it, if you earnestly desire to get ahead. No essential branch of business is so limitless, nor less crowded. No business may be built so large without investment of capital. I will gladly send you, for the asking,

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When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

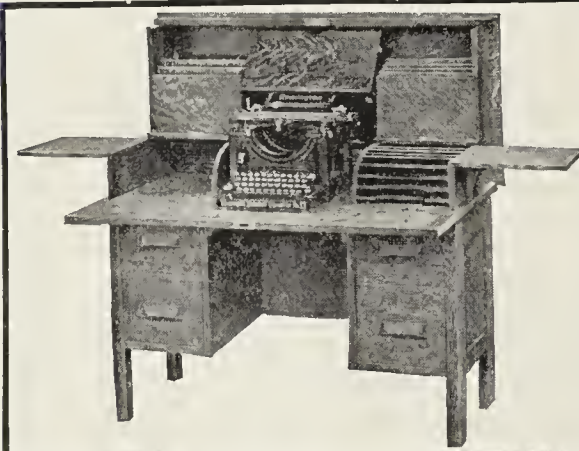
Horsford's Acid Phosphate

(NON-ALCOHOLIC-)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.



"LE BYRON DE NOS JOURS"

Dictated and Reread by ELBERT HUBBARD

LORD Byron leaped into his brass Bernstein one evening, and leaped out again the next morning, a made man—"awoke to find himself famous," as he himself puts it. It was just after he had published the first two cantos of the *Childe Harold*. Kenneth M. Byron has added glory and luster to the family-name, by devising an office-desk so much better than anything else of the kind now available, that it is small wonder busy businessmen everywhere are installing it in their offices. Here is an illustration showing the desk open. Closed, it measures but twenty by forty-two inches, being a marvel of compactness. Also, completeness—thank you, Tereses, I was just coming to that. This desk is designed especially and expressly for stenographers, and never was so admirable a desk contrived before. There's a place for everything, and everything is right where it should be. The Byron Typewriter Cabinet (for this is its official *pomme de terre*) will lend an atmosphere of tone and dignity to your office, and show you to be a reliable and trustworthy executive—a man of method and precision. Thus it constitutes an important asset, quite apart from the fact of its being a most valuable and necessary article of office equipment. As you value your peace of mind, do not show this ad to your stenogs. But there can be no possible objection to your sending for a catalogue. Write today, addressing the

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642	\$75
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30 DAYS FREE TRIAL THEN \$2.00 A MONTH If not satisfactory, return at our expense.

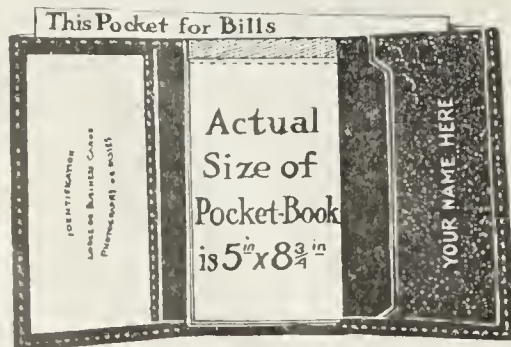
These Diamond Rings are the famous Loftis "Perfection" 6-prong 14k solid gold mountings. Finest pure white diamonds. CREDIT TERMS: One-fifth down, balance divided into eight equal amounts, payable monthly. Sent prepaid on approved plan. Write for free Catalog, containing over 2,000 illustrations of Diamonds, Watches, Jewelry, etc. It tells all about our easy credit plan. Local Representatives wanted.

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with the efforts of the railway executive to give consideration to their views.

Advances, instead of affecting only rates as did those proposed in 1910, will affect all traffic by a flat 5 per cent. On this is in effect, if granted, the commission will, of course, continue with the routine work of correcting rate relations, when justly complained of, between commodities, industries and communities.

Organizations representing great trade as shippers need good freight service, and as sellers desire thorough-going prosperity. By adopting resolutions indicating readiness to accept cheerfully the decision of the commission if an advance shall be sanctioned by that body, they would show themselves intelligently in touch with conditions. The language adopted by the St. Louis Business Men's League is as follows:

WHEREAS, Certain railroads in what is known as Official Classification Territory have in effect requested from the Interstate Commerce Commission permission to advance their freight rates uniformly 5 per cent, and whereas we believe that the railroads are not now receiving sufficient revenue to enable them to perform under present conditions service adequate to the needs of the commerce of the country; therefore, be

Resolved, That the Business Men's League of St. Louis by its duly authorized officers and Executive Committee and in accordance with the unanimous recommendations of its Traffic Bureau hereby requests the Interstate Commerce Commission to grant to those railroads as promptly as circumstances will permit permission to advance freight rates in the uniform manner set forth in their recent petition, upon presentation by the representatives of the railroads of such facts and figures to the Interstate Commerce Commission as will prove the necessity of such increase in revenue in order to provide adequate service to the shipping public.

THE First International Exposition of Safety and Sanitation ever held in America, will take place in New York City, December 11 to 20, 1913, under the auspices of the American Museum of Natural History.

America's First Safety Exposition

Safety is the health in every branch of American industrial life, manufacturing, trade, transportation on land and sea, business, engineering, all of their subdivisions will be represented at this exposition. It will be the first step toward making a representative exhibit of the progress of safety and preventive methods in America.—American Machine

CINCINNATI MILLIONAIRE ROUSED BY THIS BOOK

MR. FRANK ENGER, President of The Enger Motor Car Company, read a copy of the book *Letters That Land* and, although all his life he has been a very successful business man, he realized that this book gives something new. It is an ovation. It is written by a man who knows. Real experience is back of this book. Each statement Mr. Lytle outlines there. It explains that there is no such thing as a mail order business, but that any business can get mail orders. Mr. Enger read it; he got to thinking. The result—he took with Mr. Lytle a project for marketing motor cars by mail in one year.

Mr. J. Frank Eddy of the Dando Co., of Philadelphia, one of the foremost successful letter writers in the country, wrote, after reading this book: "Although for some twenty years I have myself been working successfully as a letter Specialist, I have in *Letters That Land* gotten one or two things that I consider worth my, many times the price of the book."

Mr. L. L. Bailey of the Bailey Marvelings Company, Manclona, Mich., wrote follows, when submitting for Mr. Lytle's opinion the first of a series of letters written post cards: "As a student of *Letters That Land Orders*, I am starting my campaign of cuts and follow-ups, and I have put you on my mailing list. This is card No. 1."

NATIONAL CASH REGISTER CO., DAYTON, OHIO

ordered of this book, and, after examining a copy, ordered seventeen copies for their chief executives and correspondents.

Mr. J. Leo Blair of the New Process Rubber Co., Erie, Pa., was so much impressed with Mr. Lytle's book that he engaged him to assist them with some designs and to prepare the copy for some of their letters. Shortly thereafter he wrote: "Received your letter yesterday and I am sure it will produce results. We have never had anything that pleased us as much as this letter."

Mr. Edwin Ewing, General Manager of the Clinton Tire Co., of Clinton, Iowa, wrote: "We have with considerable interest the book by John Hor-lytle entitled *Letters That Land Orders* and note copies of correspondence therein." Then he wanted to know if Mr. Lytle would consider an order to write a letter copy and at what price.

THIS BOOK WAS NOT, AND IS NOT ENDED AS AN ADVERTISEMENT

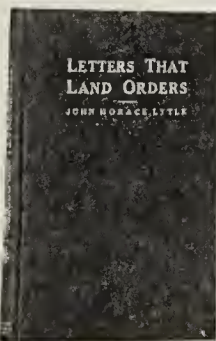
since all those who have thus far read his book endorse over it that they at once try to engage him to write letters for them, and since he has for some time been too busy to consider it, Mr. Lytle made an arrangement with Mr. Robt. C. Fay, 1304 Heyworth St., Chicago, to turn all such inquiries over to him. Mr. Fay wrote: "I want to thank you for your good favor of Feb. 26. It is just like you to send good inquiries to me."

One of these, Mr. George T. Churchill of Grand Rapids, Mich., wrote to Mr. Lytle: "I am today answering letters from Mr. Fay. I incidentally mentioned that, were at liberty to do this work for me, I would do it, for there certainly is no other one man who can do the same line on this work so well as you have it."

SAME WAY THESE OTHERS HAVE FELT YOU WILL ALSO FEEL

and for your copy of *Letters That Land Orders*. It has 176 pages; is cloth bound; and gold lettered. The price is only \$1 for one copy postpaid, and money will be refunded to you if you want it after you've read the book.

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PROMOTION of Efficiency in Civil Service is recognized in Chicago where the Cook County Civil Service Commission is advertising a civil-service examination for the position of Chief of the Efficiency Division at a salary of \$3,000 a year or more. It will be the duty of the appointee to study problems in the county service, the standardization of service and pay, the maintenance of individual efficiency record systems, and a study of methods for improving the county service.—*Engineering News*.

Efficiency in Civil Service

MANUFACTURING is the basis of all production, says Colonel George Pope, President National Association of Manufacturers, in *American Industries* for September. Even the farmer cannot produce his crops without the aid of the manufacturer, nor can such crops be distributed without the aid of the transporting appliances that have been manufactured.

The merchant can neither sell, deliver, exhibit, advertise, nor account for the goods produced and transported without the aid primarily of the manufacturer.

The consumer cannot be housed nor reach a market, expeditiously, without articles produced by the manufacturer.

Light, heat and power, so indispensable to progress, depend not upon the farmer, the shipper, the merchant, the consumer, but upon the energy and ability of the manufacturer, and the wages paid by him, the means with which to purchase.

Why, then, these continual attacks by newspapers and individuals upon that body of citizens upon whom every man, woman and child is dependent? Why this joy at every assault upon the manufacturer? Why the unaccountable desire of so many legislators to penalize the manufacturer, to tax him out of existence or restrict his freedom of commercial intercourse?

In all the history of this nation there has never been a time when the necessity for organization and co-operation among manufacturers has been more apparent than today. If the great productive forces of the country are to be unimpaired, if manufacturers are to realize their importance as a class in the nation's welfare, and if they are to protect themselves effectively from the assaults from all sides upon their business existence and thus preserve the general prosperity, they must stand together in purpose and deeds.

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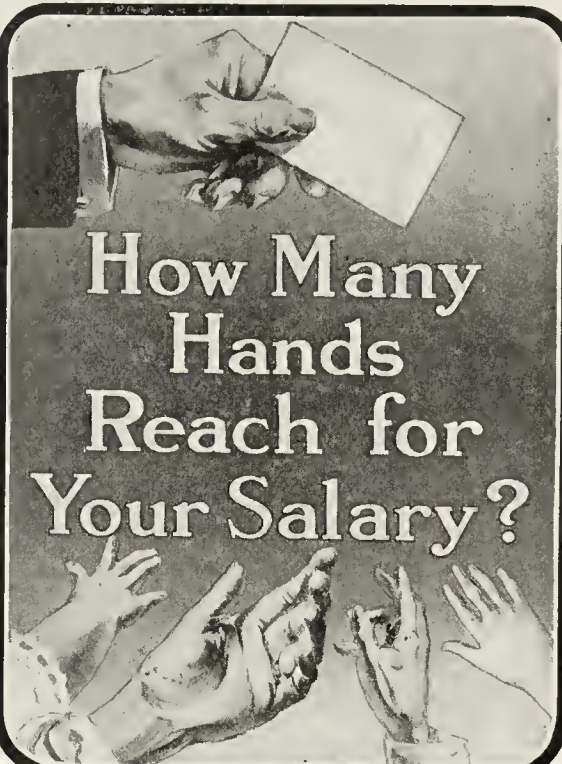


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Concrete Construction	Industrial Designing
Mechan. Engineer	Commercial Law
Mechanical Draftsman	Automobile Running
Civil Engineer	English Branches
Mine Superintendent	Poultry Farming
Stationary Engineer	Teacher
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Name _____

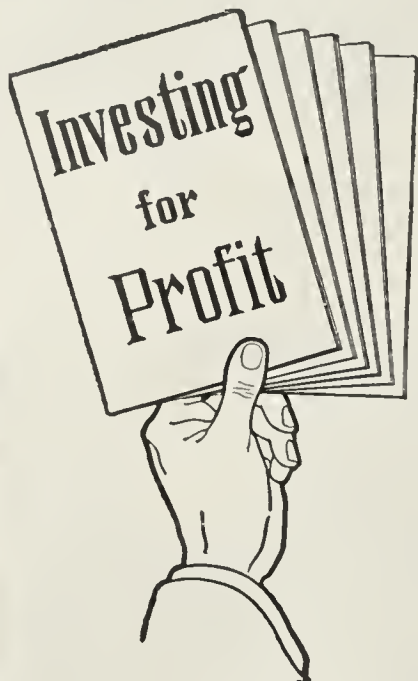
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You know and I know that small investors have made stupendous fortunes—men who, guided by judgement, and courage, have placed their funds direct into creative enterprises at their inception and thus reaped **full benefit** of the earning power of money. Today opportunity on bended knee is entreating the small investor to accept her favors—and those who heed the insistent call are achieving fortunes.

My magazine explains the rules by which small investors have made wise and profitable investments—how \$100 grows into \$2,200—the actual possibility of intelligent investment.

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The real earning power of your money is not the paltry 3 per cent to 5 per cent paid by banks or corporations who have their future **behind** instead of in **front** of them.

"Investing for Profit" reveals the enormous profits bankers make, and shows how one can make the same profit—it demonstrates the **real** earning power of your money—the knowledge that financiers and bankers hide from the masses—it explains **HOW** small investors are making big fortunes and **WHY** they are made.

This and other valuable financial information is yours—it is free for six months for the asking.

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There are thousands of salaried people today who have a small sum laid aside or who can invest a small amount each month—but who realize that they do not know how to determine the value of the different classes of investments that are offered to them daily. This condition has created a demand for a publication or institution whose express object is to help direct and guide the small investor. "Investing for Profit" is the result of a pressing need, and will be worth hundreds—even thousands of dollars to you.

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"Investing for Profit" is for the man who intends to invest any money, however small, or who can save \$5.00 or more per month—but who has not as yet learned the art of investing for profit.

Read what Russell Sage, one of the most successful financiers of his day, said in regard to investments:

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Don't invest a dollar in anything anywhere until you have at least read one copy of my really wonderful magazine.

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There are absolutely no strings to my Six Months Free Trial Introductory Offer. I will do exactly what I say. If you will send me your name and address on the attached coupon I will send you absolutely without charge, for six months, my magazine—"Investing for Profit." Then you are to decide whether or not you care to continue to subscribe and want free advice on financial matters.

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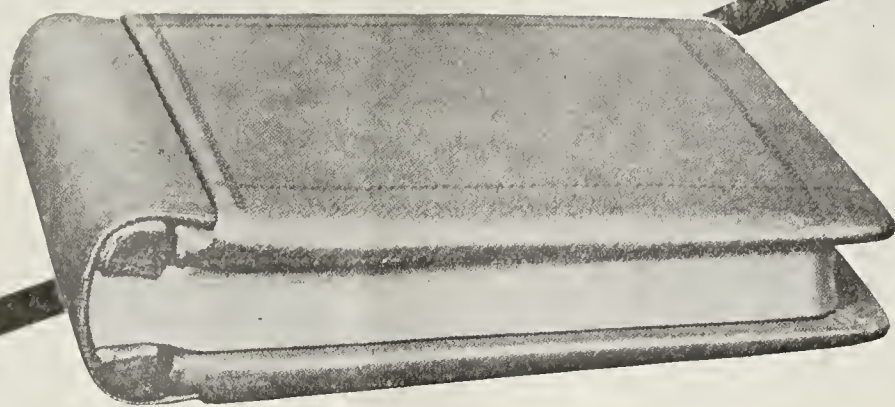
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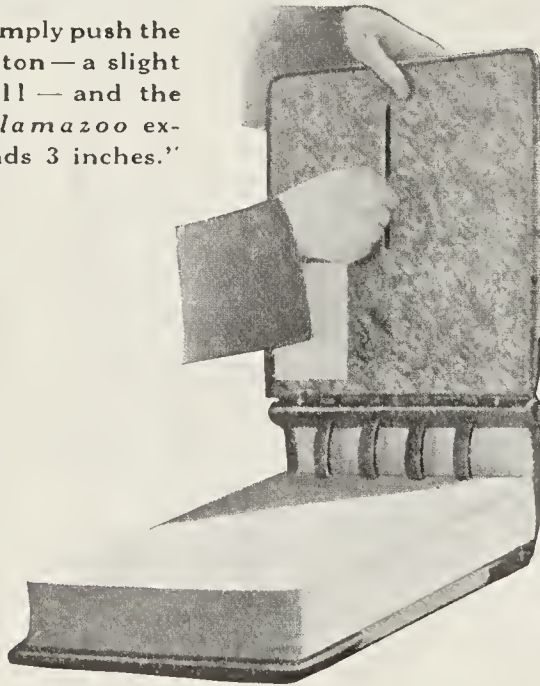
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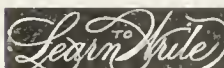
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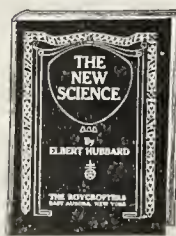
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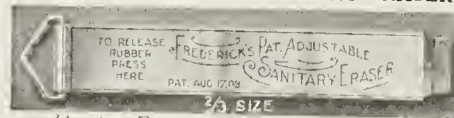
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The Man You Can't Defeat

By Herbert Kaufman

HE ISN'T afraid of failure, and so after awhile Failure becomes afraid of him. When all's said and done, Failure is like every bully and turns tail at the first hint of a whole-hearted, fearless defense.

WHAT if he does stumble—granted that he goes down in defeat time and time again—just watch him fumbling, crawling, husbanding his strength bit by bit, gripping fast with his last shred of grit and his last flash of wit—never despairing—watching and waiting until he sees the chance and then Zip; before you realize it, he is on his feet again and up against the wall ready to take on any comer.

HE KEEPS learning what not to do until he has narrowed down the field of mistakes and errors and by sheer experience of elimination he knows at last the few sane, safe principles of success.

THE size of the task never appals him—his courage is great enough to lift him shoulder to shoulder with any enterprise to which he aspires; his resolution is the most terrific ram that ever battered the walls of circumstance.

ERRORS of judgment and his over-zeal repeatedly hurl him to earth. But while he lies on his back he doesn't waste time wailing because of his failing; he doesn't rehash the past and moan and groan over what is gone and what can't be helped; he takes count of his assets and figures out how he can return to the game.

HE DOESN'T mind the broken bones—they'll knit; or the bruises—they'll heal; or the sprains—time will take care of them all. So long as his spirit isn't fractured and his determination isn't splintered, he's not shattered, but only battered.

THE mere loss of goods is just a loss of time; if he hasn't lost his manhood and his memory, he can duplicate whatever he possessed and re-attain whatever he dropped.

YOU can break his bank account, but you can't break his backbone. You can bind his activities, but you can't tie down his spirit. You can handicap him, but so long as he doesn't handicap himself, he'll win out against you as surely as day must follow night.

HE PUTS his own judgment in the scales and the prejudices of the whole universe won't outweigh it; while there's breath in his body, and hope in his breast, and nerve in his meat, he's ready and eager to pit his ambitions against all humanity.

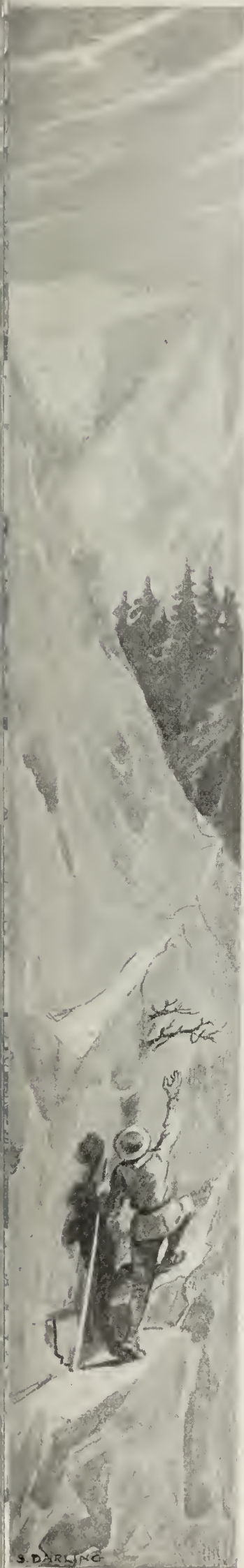
DON'T waste time to laugh at him, to shrug at him or strike at him; the joke is bound to be on you in the end. He's padded all over with self-assurance. A sneer can't get through his vitals. Disbelief and incredulity rattle against his sheath of confidence like dry peas upon a stone wall.

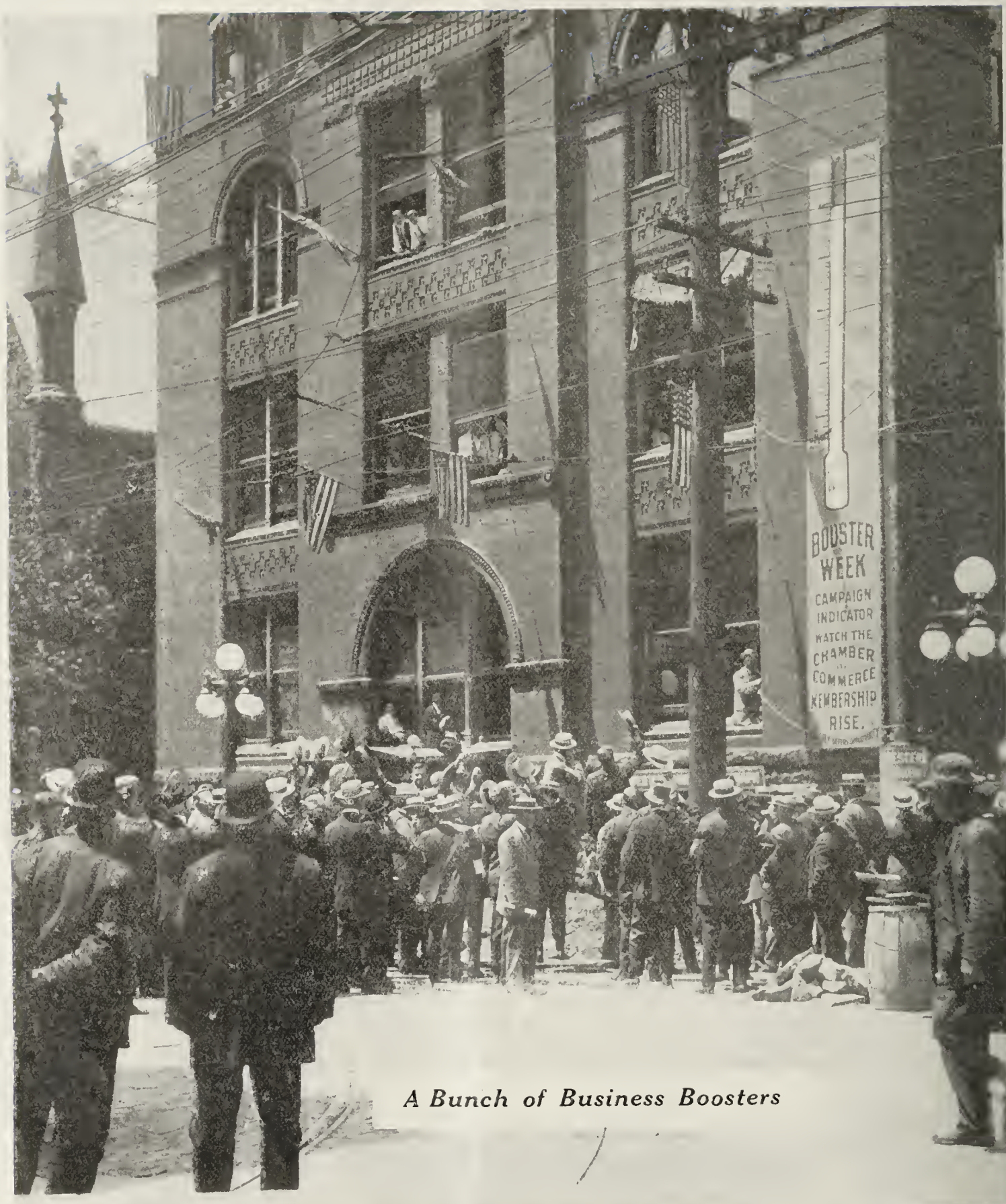
WHENEVER you try to hold him back, you simply turn him into a bow—you bend him into greater power, and when you let go you have loaned him the strength to hurl his shaft of determination twice as far.

HE'S A human spring—the greater the pressure you put upon him, the fuller he'll rebound. Opposition simply puts a deeper edge upon his keenness.

DON'T measure him by his years; courage never rusts with time. He'll break new ground for himself up to the hour that the sexton breaks ground for him. You can't tell how he'll finish, until his finish.

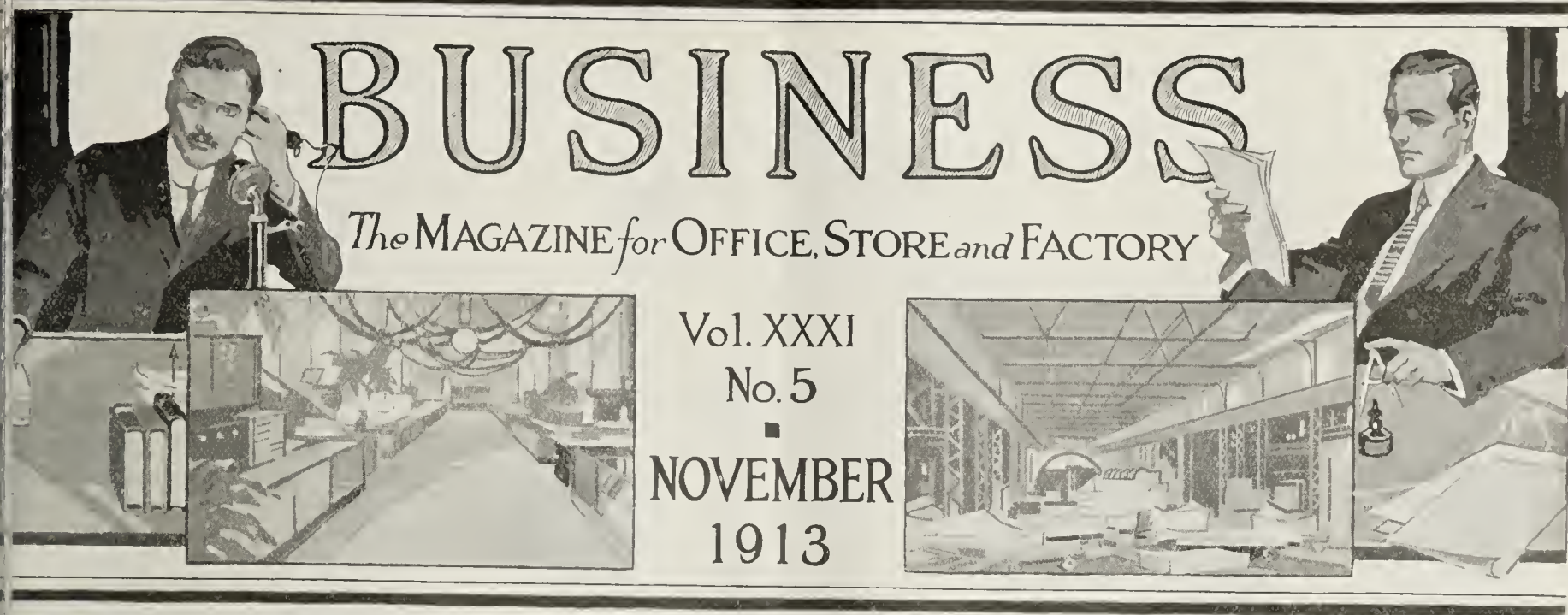
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A Bunch of Business Boosters

As a result of a whirlwind campaign lasting four days, the Chamber of Commerce of Oil City, Pa., secured a grand total of 2,264 members, and a working capital of nearly \$60,000. A giant thermometer, 30 feet high with a movable pointer, in the center of the business district of the city, indicated the progress of the campaign each day, and with a population of about 18,000, the officials of this organization claim that Oil City has the largest per-capita membership of any commercial organization in the world.



BREAKDOWN TESTS AS SALES CLINCHERS

Nine Instances Where Spectacular Evidence of Quality Secured the Business

By Richard W. Proctor

“HERE’S only one thing I’m doubtful about,” said the purchasing agent of a large manufacturing company to a salesman who was talking up his wares, “and that is, will your shears stand up to a breakdown test?”

Continuing, he explained that the supply department of his company issued shears to its employees almost with the regularity of a typewriter ribbons or pencils, the trouble being a breakdown. “Now, Mr. Held, if you can prove to me that your shears will stand up to a breakdown test, the order is yours.”

Before the purchasing agent had finished speaking, John Held, the salesman, sprang to his feet, picked up one of his sample shears from the desk, and crashed it upon the floor. He repeated the action three times, then handed the shears to the purchasing agent with, “Will my shears stand up to a breakdown test—try these shears, Mr. Wilson; you will find that they cut just as well now as before. Nor can you find a crack or a bend in them anywhere. If you have a special way of throwing them on the floor, just try it for yourself.”

The purchasing agent acted on the suggestion and dashed the shears on the floor a number of times, taking care that they fell at an angle instead of flat. From

each test the shears came forth uninjured. As the salesman pocketed a large order, he continued, “Rolled steel—that’s the secret. Most shears nowadays are made of cast steel, which is almost as brittle as glass. Our shears are made of the finest rolled steel obtainable and will stand up under the hardest wear and worst abuse.”

The Stage Play Effect

MORE AND MORE, clever salesmen are devoting thought to devising such spectacular methods of demonstrating their goods. The psychological effect of such procedure on the prospect is tremendous. In an instant it sweeps away any objections he may harbor against your product, and firmly convinces him that your goods are of remarkable value or utility, according to the impression your stage-play is designed to make upon him.

Theatrical methods of demonstrating goods are not confined to certain lines; they can be used equally well on any product, from beans to battleships. In planning a demonstration of this nature the first thing to do is to get clearly in mind the point you wish to impress on the prospect, and then to build your demonstration around it. In some cases an effective method will in-

stantly flash on you. In other cases you’ll need to ponder the matter for a while and painstakingly work out the demonstration in the same way that a play-writer or a story-writer plans ways to produce certain mental effects.

In either event, the time you devote to developing a startling demonstration is well invested, for it will help you out of many a tight sales corner, rout competition, and make customers of persons who otherwise might remain indefinitely on your prospect list.

Giving the Hammer Test

A SALESMAN for artificial diamonds was trying to persuade a jeweler to handle his line. Price stood in the way. The jeweler maintained that he could buy other artificial diamonds that looked just as good as the salesman’s line at a third less cost, and consequently did not see why he should pay the increased price.

“As a practical jeweler, Mr. Jones,” replied the salesman, “you know that genuine diamonds will stand the hammer test—you can pound them with a hammer, within reason, without affecting them in the slightest. But not so with artificial diamonds. One tap of a hammer and they either

splinter to pieces or else go to powder. That's so, isn't it?"

With the jeweler's "Yes," the salesman dipped into his sample case, drew out a small slab of iron, a heavy hammer, and several artificial stones. These articles he placed on the jeweler's desk with, "I want you take any of these stones and pound them just as much as you wish to—you'll find that, like genuine diamonds, pounding with a hammer in no way affects them."

To the jeweler's great surprise the artificial stones withstood hammering. The salesman resumed with, "Now you know the reason why our prices for artificial diamonds are higher than those of our competitors. You'll find them easier to sell to your customers, too, when you demonstrate them with a hammer in the way I have."

With his one objection to purchasing overcome, the jeweler capitulated and signed the order the salesman pushed into his hand.

A Tarnish Proof Lacquer

IMITATION diamonds are not the only near-genuine goods that stand up under tests which only genuine articles are supposed to be able to pass. As every owner of a home knows, imitation brass beds look like the real article for a few weeks or months, and then tarnish to the point of becoming an eye-sore. One firm, however, has developed a brass lacquer that is tarnish-proof. On placing its line of lacquered brass goods on the market, with a five-year guarantee against tarnishing, public disbelief was hard to overcome. Store owners, to whom the firm tried to make sales, shook their heads significantly and replied, "We've heard those claims before."

Now the regular equipment of this firm's salesmen includes a bottle of ammonia. When incredulous buyers refuse to believe that the firm's brass-lacquered goods will not tarnish, the salesmen simply produce a bottle of ammonia, a piece of genuine brass rod, a piece of his competitor's imitation brass, and a piece of his firm's lacquered brass.

He then proceeds something like this: "Mr. Blank, as a practical buyer of brass goods you know that most so-called 'real' brass beds are only finished with an ordinary shellac lacquer which is easily affected by perspiration, fly-specks, ammonia, soap and water, salt air, gas or coal fumes, or any kind of ordinary cleaner. In fact, as weak a solution as 6% ammonia will immediately tarnish such beds. You also know that ammonia will not tarnish genuine brass."

When the buyer admits the truth of these statements, the salesman first pours some ammonia on the genuine brass to show the buyer that it will not tarnish. He then

pours some ammonia over a piece of his competitor's brass, which immediately blackens it. Next he pours ammonia over the lacquered brass produced by his own firm and shows the buyer that, like the genuine brass, it is in no way affected. He then goes on to explain that the solution of ammonia he used is 6%, and that his firm's lacquer-brass will stand even a 28% solution. If the buyer is still incredulous, the salesman then produces another bottle of ammonia which he states to be a 28% solution, and pours it over his firm's brass-lacquer—with no effect whatever. As a clincher he tells the buyer that he can either take the 28% solution of ammonia and have it analyzed to find out that it is of the strength claimed, or else send out and buy a similar solution at a drug store.

Sales inevitably follow this striking demonstration.

Trunk Thrown Out of Window

TO MOST persons one trunk is as good as another. They judge these goods by their external appearance and fail to realize that by scientific construction, a frail looking trunk can be made to laugh at the baggage smashers' brigade.



The salesman sprang to his feet, picked up one of his sample shears off the desk and crashed it on the floor.

A salesman for a scientifically constructed line of trunks was trying to induce the buyer of a large department store in the middle west to stock his line. This buyer held the prevalent public opinion that a trunk is a trunk, and that's all, and that a trunk will collapse under a hard smash.

"So you think that our trunks belong to that class?" shot back the salesman. The buyer's "Yes," he continued, "If we were to throw one of my firm's trunks out of a third-story window and let it crash on the sidewalk, you believe it would either smash to pieces or else become so broken as to make repair as expensive as buying a new trunk?"

"Yes."

"All right, Mr. Blank. I'll show you that our trunks will not only stand up to abuse, but much more. The office where I'm now talking to you is on the tenth floor. Adjoining this building is a large vacant space where they are laying foundation for a skyscraper. In a few minutes it will be noon, and the workmen will be off to place. Then I'll gladly let you select a trunk from my line and pitch it out of your office window onto the concrete foundation below. If the trunk so handled is damaged

more seriously than with a few scratches, I'll admit to you that I am a perverter of the truth and will never have the nerve to show my face in your office again. If, on the other hand, the trunk stands up to the claim it will, I know you'll want to give me an order, won't you?"

"You bet I will, but I won't be able to sign an order so quickly."

The test outlined was allowed. The trunk was sent flying through the window and fell on one of its edges, with a series of crashes onto the pavement below. The examination showed not a joint or a nail, nor a rivet was started. After giving a few scratches, the trunk was as sound as any other in the salesman's line.

Convinced by this remarkable demonstration, the buyer placed a large order with the salesman.

The Crumpled Stencil Paper

AS EVERYONE in an office knows, a wax duplicating stencil requires most careful handling to prevent cracking. A firm recently placed on the market a stencil that possessed none of the disadvantages of the wax stencil in general use. Naturally at the start the firm found difficulty in inducing prospects to believe its claims. They could have placed stencils in on trial, but they were not partial to this method on account of its cost and the delay in getting the order occasioned by such trials.

Accordingly they developed a striking demonstration that convinces the prospect on the spot. At the end of his preliminary talk, the salesman says, "Mr. Blank, you may or may not believe what I have been telling you, but I will prove to you that not only is everything I have told you the solemn truth, but I have really understated my case." He then tells the prospect to take a sheet of stencil paper and to crumple it in his hands and roll it into as small a ball as possible. When this is done the prospect is asked to place the stencil on his desk and smooth it out; then to have his typist place it in a typewriter and make a stencil in the usual way, and subsequently run off some letters from it.

When the typist brings to the prospect a dozen or more duplications from the stencil that bear not the slightest trace of a crack in the stencil, and that are as clean-cut and perfect as one could wish for, there is only one thing for him to do—give the salesman an order.

Rubbing off the Paint

ONE OF the large picture houses recently perfected a method of producing paintings that only the experienced eye can tell from genuine oil paintings. For a while they had the field to themselves. Then imitators sprang up and treated ordinary crayon drawings with a coating of shellac to give them the appearance of oil paintings.

The sales manager of the firm immediately developed a striking "breakdown" test that effectively proves the superiority of his firm's pictures over those of his competitors. When a prospect mentions that he can buy similar goods elsewhere at a much lower price, the salesman simply produces two small pictures from his grip. Placing one in the hands of the prospect, he says, "This is one of the cheap pictures you've been talking about. Rub any place on the picture with your finger, and you'll find that you can smear it; if you rub hard enough you can rub the painting off altogether and get down to the canvas."

When the prospect has done this the salesman hands him the other painting, with, "Now try the same stunt on this one, and



The novelty of seeing a pair of kid gloves in water so impresses the passersby that they go into the store to purchase

if you can, with ordinary rubbing, erase any of the painting, much less get down to the canvas, I'll make you a present of a five dollar bill. You can also pour water over the picture without affecting it in any way. This is positive proof of the superiority of our pictures over those of our competitors." Then he continues to the effect that when one buys a picture he wants something that will last, and not a cheap imitation that will look all right for a few weeks and then become an eye-sore.

This stringent test, performed by the prospect himself, never fails to rout competition and land orders.

Up the Steps of the Capitol

A FIRM operating a number of branch stores throughout the eastern states, was looking into the merits of motor trucks for delivery purposes. They had reached the point where they had decided to change from horse-and-wagon delivery to motor trucks. But then came up the important question of which motor truck to use.

The sales manager of a well-known motor truck concern was responsible for educating the chain-store concern to the advantages of motor truck delivery. The vice-president of the chain-store firm had in-

vestigated the merits of various motor trucks and had been told by a competitive truck concern that the line handled by the sales manager was all right on level roads but could not be relied upon for uphill work.

This objection the vice-president presented to the sales manager with the promise, "If you can prove to me that your trucks will run uphill as well as on level roads, my order for the complete equipment for our stores is yours."

The sales manager welcomed this opportunity for a test and invited the vice-president to take a ride with him through the city (Albany, N. Y.) and to see for himself with what ease his truck would negotiate some of the local hilly streets.

They came to the hill leading to the Capitol. Here the truck was stopped. Turning to the vice-president the sales manager said, "Mr. Blank, I know you will agree with me that if my truck can start up this hill under its own power, and get to the top, it will serve for all commercial purposes?" With the vice-president's assenting nod, the sales manager started the truck up the hill. As it neared the top, he

(Continued on Page 305.)

FOREIGN BLOOD IN AMERICAN BUSINESS

Article Two—The Irish American

By John Burke Mitchell

WHEREVER lives a man with the shamrock in his heart, there lives a true optimist." So wrote a certain historian many years ago, and one who presumably knew whereof he spoke, for the Irish are today considered the most naturally hopeful and optimistic race under the sun. Their optimism shines through their home lives, their daily affairs, their talk and consultations, and above all, in business. Meet an Irishman with a hearty clasp of the hand, a smile and a briskly gay word, and he will respond in kind as infallibly as the barometer to the weather. Meet him, however, with drooping head and dolorous mien, and you will find him the most lack-luster creature alive. This brings us to his second dominant quality—sympathy.

The Irish-Americans have been called the structure of America. For in the days when old Ireland was in the black throes of starvation, and misery and wretchedness waited on every hand, the few hundreds that migrated to America took up the only weapons of industry they knew—the pick and shovel, and set bravely to work remodeling and shaping the new land where they hoped to be able to live and rear their families.



JUSTICE GOFF

They placed the stamp of this manual laboreverywhere—in rail and water highways, in ditches and canals, in homes and business buildings, in everything capable of construction in steel, stone or iron. Many a towering skyscraper has Irish skill at its true foundation, and



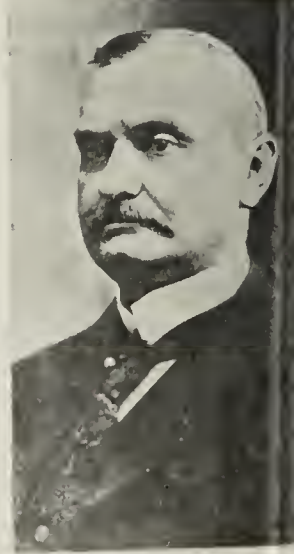
WILLIAM G. McADOO

many a classic temple of beauty owes charm and loveliness to the Irish laborers who carried out the architect's ideas with a heart as receptive to beauty as the architect's own.

As to where the Irish are now engaged in business and how many uncounted thousands of them are found in shops and offices—they are cosmopolite; one finds them everywhere. Monuments of constructive industry stand to their credit in nearly every market-place in America. Take New York City. Four million people crowding its streets and homes cannot take a drink of water without being indebted to an Irishman for the privilege. For an Irishman, James Coleman, built the great Croton dam which furnishes the city's daily supply. He is ex-president of the Friendly Sons of St. Patrick, and as proud of the shamrock and his country after forty years' residence on American soil as any man can be. These four million people cannot enter the depths of the subway transportation service to be whirled with the swiftness of a railroad train through the dark tunnels below the sidewalk levels, without remembering that one Irishman—William G. McAdoo—de-

signed this method of transportation, and that another Irishman—John B. McDonald—carried it through. When rushing to the upper levels again, they cannot look up in the sunny heights and see story after story of a dozen skyscrapers towering toward the blue sky without thinking of John D. Crimmins, the Irish-American who, as head of a big New York contracting company, put up a twenty-story steel giant every six months and who, during the years of labor in his adopted country, has added four hundred buildings to New York's city streets and squares. Do they want to send a message? Where to? Alaska? It cannot make its way to that northern land unless over the cable line laid by David Lynch of Kilkenny county, Ireland. Do they leave an order for the delivery of the morning papers at their doors? It could not be filled except for the fact that an Irishman of the name of Patrick Farrelly conceived the idea of forming a big association for that very purpose, today known to the world as the American News Association.

Even a strip of bacon for breakfast will remind those who know the facts of the four Irishmen—the Cudahy brothers, whose ancestors came over in the steerage from Ireland where they were slowly starving to death—are now masters of a part of the world's food supply. And if all this seems surprising in a country supposedly Anglo Saxon, let it be remembered that 25,000,000 of America's population are said to have Irish blood in their veins.



THOS. F. RYAN

Prominent on the list of Irish-Americans stands the name of Thomas Fortune Ryan. Born to Irish pluck and luck he started as a poor, ignorant emigrant looking for a dollar-a-week job and has ended as one of the colossal figures of Wall Street. He began his career as clerk to a small Baltimore merchant, succeeded, and came to New York. Four years after his arrival he was an unimportant member of the Stock Exchange. Ten years later saw him a partner of William C. Whitney, and the pair pulled

some of the most brilliant railroad coups ever seen in the street. Millions flowed to Mr. Ryan, but he has retired from active service in finance and spends his days on his Virginia farm—Oak Ridge—where he raises hooded cattle and horses. The middle name of this wiseless, adroit and secretive man has been no misnomer, for he is on the apex of the Millionaire's Mount, and his countrymen recognize the Irish quality of persistence, the secret of getting what he goes after. He is without doubt the richest Irish-American in the country.

And there is James J. Hill—"Jim" Hill to his countrymen and friends—who, though born in Canada, finds no opportunity of proclaiming his Irish parentage and decent. He got into St. Paul in the days of packet travel by water, and saw the place the railroads must eventually take in the transportation facilities of the great northwest. Through him, and the men gathered about him, the Northwest was opened to commerce; broad pathways of travel were built from Lake Superior across 500 miles of wilderness and 5,000 miles of ocean; the ports of Russia, China and Japan were opened, and the furthering of international commerce rendered an established fact. Fifty years have been spent by Mr. Hill in the building and extension of the northern Pacific railroad lines. He has but lately retired with a fortune of millions to his credit. As an optimist true to his race and traditions, he made good from the very first day.

Another Irishman, Daniel O'Day, who at the same time—fifty years ago—was nothing more than an ordinary laborer in the Pennsylvania oil fields, with never an ambition beyond the hope of a job, became one of the big men in Standard Oil. And Alexander E. Orr, who was 19 before he left his mother country, rose to prominence through his skill in the conduct of large

commercial bodies, and served his turn as president of the immense interests of the New York Life Insurance Company. Thomas M. Mulry, former commissioner of charity for New York City, is today president of the Emigrant Industrial Bank which holds a cool hundred millions in its vaults, while all those who have important dealings with the steel corporation of the United States know of Judge Gary, the Irishman at its head, who has built a city, named after him, and revolutionized indus-

try, banker, Thomas E. Mellon of Pittsburg, to whom he applied, and found the loan forthcoming. The head of the Mark Cross Company of New York is an Irishman—Patrick T. Murphy by name. Another descendant of the green sod country is Edward Malley, who began life as a wandering pack peddler, but who is today owner and manager of one of the largest department stores of New Haven, with a growing bank account, and his cheerful fund of good humor unchanged. And James Brady—the

famous "Diamond Jim" who began his career as a traveling salesman, has made millions in the traffic of railroad supplies. Frank Bradley and John O'Rourke are the two Irishmen in direct charge of the construction of New York's newest subway. In Chicago, everybody can point out William P. Rand, the Irish coal magnate who dug his millions literally with a pick out of the soil. Every southern pickanniny knows John Flannery, Savannah's big, kindly cotton king, while western pioneers—men of California's gold rush days—all remember the famous trio of Irishmen—Flood, Fair and O'Brien, whose mining operations changed the silver markets of the world. In San Francisco today, few are better known than "Jimmy," otherwise James D. Phelan,

the city's fire and earthquake mayor, president of the Mutual Savings Bank, a millionaire, philanthropist, scholar and poet born.

Business men may be roughly divided into two classes—those who protect, and those who are protected. As lawyers, judges and administrators, of the former class, the Irish-American has made his mark. On the benches of our courts sit half a dozen Irishmen whose judicial decisions have won them recognition, Martin J. Keogh, Morgan J. O'Brien, James Fitzgerald, George C. Bartlett—all administrative positions—and deal out justice according to the law. And Justice Goff—white haired and full of years—he who sent New York's gunmen to justice, and whose sentences are both stern and kindly—he is the friend of Irishmen, and Ireland is honored in his name.

Not only on the practical side of life is the Irish-American a factor in the life of his adopted country. His heart and mind are well-springs of literature, poetry, music and art. He is obsessed by patriotism; and the songs of old Ireland never fail of effect according to their mood. Songs of loyalty



One Irishman—Wm. G. McAdoo—designed this method of transportation and another Irishman—John B. McDonald—carried it through.

trial and educational matters within its bounds so that his name is known far and wide. Another Irishman well known, especially by those who take an interest in New York's public schools, is William H. Maxwell, superintendent of education for the past twenty years.

On the strictly merchandise and business side are Kelly & Sons, who run an axe plant covering fifty acres in Charleston, Va., the founder coming as a steerage passenger from Ireland, buying the land and starting his boys in business with the proviso that they keep the plant in the family. They have kept their word, and the plant shows the half-century-old sign, "Kelly & Sons," still swinging in the wind.

Thousands of pounds of beef are shipped to all parts of the world from the cattle ranges of Timothy Kinney, formerly of Ireland, now of Wyoming, and from those of George Russell, of Nevada, cattle king of the western plains. When Henry Clay Frick, now coke king of America, wanted to borrow \$10,000 to start him in a business he believed would eventually make him master of the industry, it was an Irish



Center of GARY Ind. April 18-1906.

In the spring of 1906 the Indiana Steel Company commenced the building of a steel plant to be known as the Gary Works, in honor of Judge Gary.



Center of GARY Ind. July 29-1913

rouse him to fiery enthusiasm, while sombre or melancholy airs can sink him to the depths. So accurately does the Irishman reflect the conditions of thought about him that he may almost be called a mental barometer. This quality is responsible for some of Ireland's most exquisite lyrics—the "Low Backed Car," written by Samuel Lover, Irish poet and novelist, the fluent oratory of Burke Cochrane, the musical productions of Victor Herbert, the sculptured figures of St. Gaudens, Ireland's music, poetry and songs live in the hearts of men.

That America was at one time merely a refuge for distressed and starving Irish is true; but the shadow of starvation no longer broods over Ireland, and the class of immigrants who now seek her shores are happy, hardy and vigorous. Four million full-blooded Irishmen inhabit this country today; men of brawn and muscle, of heart and brain. And a large portion of these men form what are called the solid men—the men who stand like pillars under whatever burdens may be imposed upon them. The Irish are of sturdy stock, both mentally and physically, and perhaps, in recognition of this fact, America has made her greatest gain.

As factors in the business life of America, they bring their unconquerable optimism, a valuable asset to the Anglo-Saxon, for where the more cautious and conservative mind feels that a bird in the hand is better than two in the bush, the quick, agile, over-leaping mind of the Irish business man feels the necessity of striking boldly for the two in the bush, and carries his deal through, so to speak, with a shout. His habit of cheerful vigor of thought makes the smallest loophole of financial success give him a vista of "Millionaires' Row," and while he counts his pennies with one hand, he spends his millions with the other. Honest, humorous, careless and kind, he is a gambler by instinct, willing to take a chance and give somebody else half. He is an extremist—either at the pinnacle of hope or in the pit of despair. The question of successful dealing with him, in business matters, includes the finding of the auspicious moment; for besides being an extremist, he inclines strongly to superstition, and an unlucky sign or omen is enough to mar his business deal for the day.

No race has been so misunderstood, and none so universally judged by its lowest strata. The entire nation goes about, one might say, with a chip on its shoulder, for

no Irishman can cheerfully take blame. Stars may fall and oceans run amuck, but Paddy's broad shoulders will share none of the responsibility. Nevertheless, he is a valuable unit in the economic order. He is the pioneer of American labor, "the hewer of wood, and the drawer of water," the builder of cities, palaces and homes. And on the ladder of business success he is steadily climbing upward.

The notion has prevailed quite generally that the Irish took little part in the settlement of this country, and that the original American stock was comparatively free from Celtic elements. This, however, is a mistaken idea, as large numbers of Irish came to America in the Seventeenth and Eighteenth Centuries. In the year 1623, only three years after the landing of the Pilgrims on Plymouth Rock, a company of 550 Irish men and women were transported to New England by British merchants. No complete account can be given, however, of the Irish immigration during the Colonial period because the statistics are not obtainable. The first definitely known settlement was at Logan, Pa., in 1699, and Pennsylvania received a very large proportion of the Irish immigration during the Eighteenth Century.

Among the many names of persons of Irish origin, who have achieved national prominence in various fields of activity, may be mentioned the distinguished journalist, Horace Greeley; the great inventors, Robert Fulton and Samuel F. Morse; the celebrated surgeon, D. Hayes Agnew, and particularly appropriate in connection with the recent celebration of the Perry Centennial, may be mentioned Oliver Hazzard Perry, who came of New Ireland stock.

The political influence of the Irish has not been altogether fortunate for the common weal, neither have the contributions to the arts of civilization in this country been very great. In fact, for American literature, music, painting and architecture the Irish have done very little, but on the other hand, the Irish have done an important service in aiding the economic development of the country. They have performed the heavy work in laying the material foundation for national greatness, but, above all, the coming of the Irish has enriched and enlivened the national character by a liberal infusion of the warm blood of the Celt.

It is certain that they have built roads, laid rails, worked mines and run factories all with the same cheerful and social disposition, and whether the labor has been of the lower or higher order, it has done sturdy service in developing the material resources of this country.

Finding the Hidden Cause

Efficient Service Dependent Upon an Analysis of the Factors that Produce, Distribute and Create Demand

By Marshall J. Bailey

INTO the service headquarters of a factory in the middle west there walked one day a genial, complacent individual who had for three years praised and paid and lullied for their product. An accident had befallen him on a trip and he wished to replace the broken part of his machine. The service manager greeted him, then hurried into the stock room to comply. The stockman listened and made a wry face. The distributing department, he explained, had but recently made an unusual demand for that particular piece and exhausted the stock. Although they were speeding up production to the best of their ability he feared the gentleman would have to wait quite a little time.

The service manager was angry. When he returned and requested the complacent individual to wait several days that gentleman also became angry. He stormed around the offices, his faith in their product sadly shaken and their reputation marred. Someway, however, they managed to fix him up in a job-lot manner that would suffice temporarily, the while they were poignantly conscious of his unconcealed disgust. And when he had gone the service manager, still angry, began an assiduous search for the cause of it all.

In the beginning he reduced the effect to a simple sentence. The service department had desired a particular part of which the stock room was depleted and production behind. The effect was only too apparent; his job was to find the cause.

He went into the production department and talked with the men. He found that for the stock room to make a sudden demand on their department for a certain part was not unusual—it occurred often. The men were quick to show overtime cards to prove their case. Every indication pointed to trouble in the stock room and not in production. So in the stock room he sought the cause of the spasmodic demand which threw labor into a spasm of overwork and the paymaster into a cold sweat. He questioned, cross-questioned and analyzed.

"I ain't responsible," declared the stockkeeper with fervor, "if you fellows rush in here and try to grab what the assemblers happened to need most!"

"A good point, that," replied the service

man. "We rush in and grab; the assemblers need! When service becomes inferior to assembling *we need* a change!" In the stockman's excuse he had discovered the hidden cause.

The service department was directly dependent upon production without a gauge to register pressure of its demand. A most vital factor in the efficiency of their department had been ignored. As concerned regulation of their particular demand they had been at the mercy of the stock room which

THE Service Department of any concern is like the heart of a man. It is the seat of life and strength of the finished product. Radiating from its headquarters are the three great lights of all enterprise--reputation, constancy and efficiency. To cripple its activity or confuse management will result in spasmodic production, dead stock, a giant blockade of selling force, and chaos even to prospects who create demand. This is a story of how one man with the fundamental working principle of efficiency sought the cause of defects in the Service Organization of a big western concern and applied the remedy.

in turn regulated its supply by the need of the assemblers. A good service is production regulated by service-demand and stock. Here service had been simply production and stock with the service demand an abstruse quantity.

Thereafter the stockroom made place for a service department man. Coincident with his advent there was inaugurated the department of service stock under direct supervision of the service manager. Friction between service, stock and production was eliminated. Efficiency and speed of the service department was increased. Not only did the new department register correct demand of service requirements but it did more. It disclosed through record the weakest and most defective parts of the completed product and became a tremendous power in establishing greater reputation for durability.

A single step toward establishment of efficiency will often result in an endless chain of defects discovered that when corrected stimulate output and reduce cost beyond original conception. In this instance the service manager was not an exception to the rule. By locating one hidden cause he created an open sesame; from an analysis of a factor in production he trailed into an analysis of a factor in distribution.

A repeated demand through his department for replacement of a certain part of their completed product attracted attention. The operation entailed considerable extra work and the service offices were constantly flooded with mail complaints of delay in shipment, inconveniences, etc. No matter how persistently and diligently the service division prodded the shipping department, complaints refused to decrease. A daily diet of complaining letters is not productive of good humor and the service manager, worn with phrase of explanation, journeyed into the shipping department to seek the cause.

He found the shipping floor covered with a number of parts boxed in small crates and ready for shipment that day. He called the head shipping clerk. "What express company will get these?" he inquired.

The shipping man waved toward the door, about which there hung a number of express company placards. "We've got every sign out," he said. "The first one that comes along, I suppose."

The service manager read the address on the crate nearest him. It was to the city of New Orleans. "Suppose," said he, and named a northern express company, "comes along. Would they get that shipment?"

The shipping man, busy penciling, nodded his head. "They'd get 'em all, sure."

"Bring in those signs," said the service manager. "Gad! No wonder we're being flooded with complaints of delay upstairs! Why, that shipment in that case would travel three thousand miles to go two thousand!"

They took down the signs and divided the shipments according to the territories as covered by the express companies. Afterward a number of large bins were improvised and each shipment designated as

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ANALYZING CHARACTER

by STUDY of the FACE

The Standard of Quality in a Man's Accomplishments a Key to the Quality of his Face, and the Proportions of his Face a Key to His Other Abilities

By Holmes W. Merton

There are two general methods of discovering special talent, familiarly called "sizing up the man." One of these methods is to make a study of a man's past career; the other method is to study his mentality and career together.

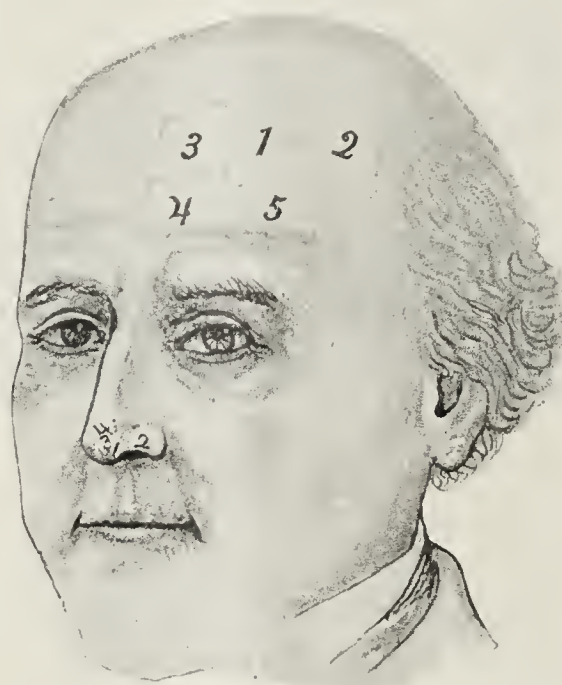
For the first, or historical method, the best guide is undoubtedly the "Chart of Known Abilities," as compared with a "Chart of Required Abilities." These were outlined in former articles in BUSINESS. The second, or descriptive mentality, method is much more comprehensive than the merely historical one, and Prof. Merton will show, in this and following articles, how the specific signs of ability, as shown in the face, can aid in finding the right man for a given situation or for a specialized vocation.

THE advantage of knowing the mental regions of the face when sizing up a man is of much greater importance than may seem apparent. It aids in discovering mental abilities that the man under consideration may not have had opportunity to demonstrate and, also, natural deficiencies that his past occupation has not revealed. Knowing these facts of mentality, one charts the man's judgments, not simply the facts concerning him, and is able to size up the man's conclusions as well as his mental processes.

Executive ability is not a matter of information, but one of judgment. Charting the man is a process of discovering his ability to accomplish a definite kind and a definite quantity of work. A "Chart of the Required Abilities" for any particular vocation will be a chart of the required man. Finding the required man is the difficulty.

There are three reasons why it is difficult to find the man with the required abilities: One is that men having extreme gifts in a particular direction are scarce; another is that men of other kinds of extreme abilities cannot be molded to fit new requirements. For these difficulties there is no remedy—until human brains and their order of acting change. The third reason for the difficulty of selection is that there has been no natural method of discovering the man who had the natural abilities, but who had not been tested by sufficient experience to give his business stamp and grade. There is, however, a remedy for this difficulty, and we hope at least partially to suggest it.

To the reader of character the comparative sizes of different heads or different



determined by the topography of his face and forehead. His expression—that upon which the old physiognomists almost entirely based their delineations—is of little value.

There are greater differences in the textures and qualities of men than there are in the textures and qualities of fabrics. The most practical test of quality is accomplishment—the fact of having done something which required marked ability.

Having found a standard of quality in some one of a man's accomplishments, that standard becomes a key to the quality of his whole face; and the proportions of his face are a key to his other abilities.

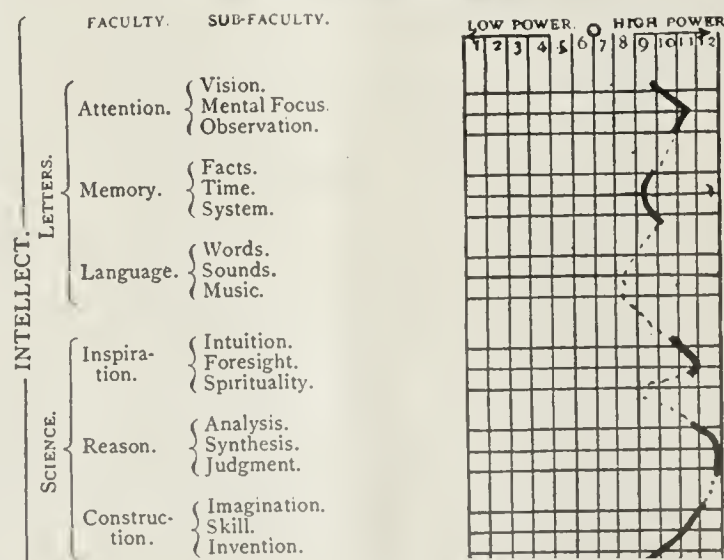
As a first illustration of the descriptive mentality method of sizing up the man, we give a "composite face" of four men who

are today leaders in the field of promoting large enterprises.

A glance at this "composite face" shows that the dominating characteristics of the four faces were the breadth and length of the forehead and of the nose in the regions marked (1) "reason," (2) "construction" and "judgment"—a sub-faculty of (1) "reason."

A business executive or a sub-executive must have reason, construction and foresight very full; the nearer these are to being his highest faculties the better it will be for his constructive work.

The executive employer who is looking for men who will raise the efficiency of his promotive executive staff to the highest possible point should keenly observe the size and modellings of the foreheads and noses of men under scrutiny in the regions marked (1) "reason" and



faces are of no consequence, whatever; the comparative qualities are of the greatest consequence. Having determined the quality of a man's mental machine, the comparative powers of his mental abilities are

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The CREDIT END of EXPORT SALES

Sixty or Ninety Day Sight Draft Attached to Bill of Lading, the Best Arrangement for All Concerned

By J. K. Clifford

PERSONAL honesty, ability and financial resources are not matters of climate or nationality.

Enrique Gonzales of Arequipa, Peru, and Chee Sun May of Shanghai, China, are not credit risks in connection with the color of their skins or the color of their countries as they appear on the map. It should be judged by the same sound three C's—character, capability and capital as the John Jones Manufacturing Company of Kansas City, Mo.

The fact that you have lost on a shipment to Venezuela does not make it an unsafe country in which to do business any more than a street accident proves the advisability of using biplanes.

This knowledge came to me by costly experience. Long before our firm ever dreamed of taking active steps to secure foreign sales we received a letter in English from Bahia, Brazil, which included an order for nearly three thousand dollars, accompanied by several references, including firms in Europe and a credit agency in Buenos Ayres. I wish to state that I turned it down because none of the references were known to me and I felt that their replies would therefore be valueless. We wrote for cash in advance and getting no reply, felt that we had foiled an attempt to fraud us.

Five years later when I was having a friendly chat with our chief competitor's credit man, he carelessly mentioned that he had just received an order for over ten thousand dollars for Brazil.

When I jokingly chided him on his export to a foreigner he retorted that Villas-Manero & Co. had greater assets than we two combined and had bought more goods of them in three years than their best New York account.

That night on the train I had a little heart talk with myself. The firm that had turned down was Villas-Manero & Co.

When we finally established an export department I foresaw that in order to do the house justice at least some means of securing real information on firms across the water was necessary and to my surprise I found on investigation that there



A business street in Rangoon and the largest department store in Burma.

were credit information departments, not only in export organizations, whose existence was never before called to my attention, but that domestic credit agencies were prepared to secure the same kind of reports that I used even on firms in our own city.

From these sources I was able to struggle along during our first year and

accept about half of the orders secured by mail solicitation, but in many cases no information was on file in this country and the delay in securing enough data to conscientiously class the senders as good risks killed our chances of repeat orders even where they did not result in cancellations or refusal of goods on arrival.

The export salesman was discouraged and resentful, for in view of my long connection with the house and our natural conservatism I had an unfair advantage over him with the president and in the many conflicts I was always upheld on the principle I always used as a shield—the sales and credit ends of the business should be kept separate. However, within myself there were misgivings and I sought the advice of other credit men whose firms did foreign business.

The information gained from these sources proved of no value. Some conducted their export business solely through commission houses who were rated and paid cash ten days from date of invoice. Others had salesmen whose orders were accompanied by references of other firms in this country and none offered any hopes of solving the problem which faced me more and more frequently, that of passing credit on mail orders from firms in scattered parts of the world.

One night my son, observing the pile of foreign orders for shipment which were piled at my desk at home, asked me why it was that I had broken my long-standing rule of closing my office desk on business topics.

More to talk to myself than with hope of assistance, I told him of the problem that was before me.

"Why, dad," he exclaimed, "can't you write for their references in your letter asking for orders and at the same time start an inquiry through the agencies so you'll get reports as soon as orders?"

I couldn't write for references, but of



A scene at the docks in Havana.

course the export sales manager could ask for references and turn the names over to me for credit reports.

The next night the export man and I buried the hatchet, and by the time the clock hands were together we had worked out a plan which would enable us by close co-operation to obtain, at a warranted expense, advance information on selected prospects and we had drafted paragraphs which, while not diminishing the selling power of his letter, would outline our terms of payment, offer a liberal cash discount and request references if credit was desired.

Subsequent conferences pledged us to joint endeavor to secure the greatest possible volume of business with the smallest per cent of loss. On my part I was to give prompt attention to orders, to secure shipment by first available sailings when data was at hand, and he was to solicit on a credit basis only firms proved by trade directories to be presumably in good local repute and to endeavor to secure for me any information in the hands of non-competing exporters.

The condensed information of my credit reports and replies from references plus his data was made a part of the office history records which supplemented my credit files. Working with him for the firm's best interest, it was found that a certain class of cases constantly arose with unsatisfactory results to all concerned. These were on orders for comparatively small amounts where information in regard to capability and capital were lacking but where the firm or individual was reported of good character. This class we finally solved by deciding that the export sales manager should decide the need of representation in the city from which the order originated and have

figured for cost and profit before it reached my hands.

With this added aid many orders were at once checked as risks worth taking for the development of future business on the ground that even in the event of failure to secure payment, the distribution of the goods in new territory formed a somewhat expensive but valuable introductory method.

Thus far our shipments had always been made: Open account; sight draft at-

tached to bill of lading; remittance with order.

With the increased sales due to better credit methods, we soon found ourselves in embarrassing positions arising from receiving repeat orders from customers whose credit limit had been nearly reached by previous unpaid purchases still undue. In this dilemma we turned to several export organizations and from a suggestion finally solved the problem.

While in this country refusal of a draft without good reason does not affect a buyer's credit save with the firm whose account is overdue, in foreign countries, such action, unless proved well warranted, affects not only his local credit but his credit in all parts of the world, consequently drafts are never allowed to be dishonored save in direst extremity.

We at once began the work of changing our customers over to draft terms ranging from 60 day date of invoice draft attached to bill of lading, to a maximum of 90 day sight draft attached to bill of lading, the latter being the terms for customers in China, Japan and India.

A straight sight draft attached to bill of lading necessitates payment before shipping documents are released by the local bank. A time bill of lading simply necessitates the buyer's signature to a promise to meet his obligation at the maturity of the draft which would be

60 or 90 days after acceptance of documents.

This method not only enabled us to specify definitely the payment date in a forceful manner but also put us in a position to ascertain at the cost of a cable whether the account had been settled at maturity without awaiting the four to six weeks often taken in transit by remittance on open account and thus enabled us to ship credit orders which previously we had been forced to hold till the money was actually in our hands.

Had we started our export accounts on a solid draft basis the few unpleasant incidents which happened in the transition period would have been avoided, and in all credit men not now insisting on draft arrangements would look into its advantages and convert their system to this better way it would be easier for all concerned.

Even with these handicaps the carefully worded letters sent explaining the change and its advantages to buyers through greater extension of credit and immediate shipments solved the main problem, leaving us to deal with the occasional crank just as we would be forced to at home.

A further, and to many an even greater advantage of draft shipments developed through a remark of another exporter who mentioned cashing time drafts. This we followed up and found that by presenting proper shipping documents we could secure immediately their discounted value. To firms where capital is their greatest asset this offers an added inducement, since in this manner cash can be secured before goods leave port of shipment. The banks are protected because their payments are with recourse.

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The principal market place at Christiania, Norway.

Efficiency Cogs in the Wheels of Business

Personal Characteristics of a Few Men Who "Increase Net Results" in Office, Store and Factory

Human Dynamo on Export Sales

FOR seven or eight hours a day Walter F. Wyman works at export-selling. He plays at it for twenty-four. Happen into his Pearl Street office in New York City some November evening, when everybody has vanished, and you'll likely find him there, deep in an eight-page, long-hand letter to some timid export-beginner in Cedar Rapids or Highkeepsie,—making up a private code, laying out a sales-campaign, passing judgment on advertising, printed matter or policies,—for sheer love of it.

That's Wyman—one side of him. Good many people know that side of him, which is why I put it first, but leads right up to the next one, which concerns my own meeting with him. I first saw his face in a framed photograph, above the desk of a British-born importer whose Anglican reserve defied my best attempts to penetrate it. As I perspiringly labored at him, I found occasion to envy the fellow in the photograph, who seemingly knew him well enough to sign himself "yours faithfully." I didn't sell that importer then, but when I came back to the States and consulted Wyman, by letter, he very quickly told me how to do it—I told me right! He'd never seen that Englishman, and yet they were really intimate friends.

That's Wyman—another side of him. Impossible to carry on a correspondence with him and not get to know him intimately. Long before I ever saw him we were calling each other by our first names, and yet there was nothing what-so-forced in the transition. People in forty corners of the earth know him that way—partly because he can't help putting his personality inside the envelope with every letter he dictates into the battered machine, and partly because he is demoniacally clever at reaching the personal footing by intention and design. He can produce on demand more plausible, effective and unheard of stunts



WALTER F. WYMAN

for achieving this than any other ten men I know. For instance, when his ingenious letter-treatment does not bring the desired result he'll try something like this: He'll write a manuscript letter to the prospect, with a draft for a few dollars enclosed, and naively request the man to go out and buy him a pink parrot, or a Panama hat, or a pearl-blister, or some other by-product of the country, not because he wants that sort of thing, but just to give him an opening for reciprocity and a few letters of very finely graduated thank-yous. It sounds dreadfully simple, but the man to say so is the man who thought of it first. It's only one of a hundred schemes Wyman uses as daily bread-winners. I've known him to make a deliberate blunder on a shipment, simply to open the way for a Wyman-type letter of apology, plus an object lesson in the Wyman-Carter way of amending for mistakes. It takes nerve to do—but it needed something close to genius to conceive.

That's Wyman—still another side of him. And there are a good many more left undescribed. He's absolutely tireless in the matter of hard, continuous work, and he doesn't let his keen pleasure in the interesting processes connected with his

job entice him from the routine that goes with them. He's thirsty for knowledge on any topic which even remotely touches his work, and he seems to classify and file it in some orderly mental fashion that lets him produce it on demand.

At the age of thirty-two he has already seen more of the export side of trade than many manufacturers know exists. And, in addition to his regular connection as export manager of the Carter Ink Company he is a member of the Committee on Foreign Trade of the National Association of Manufacturers. One thing he thoroughly believes in is the exercise of common sense in dealing with foreign trade, and he regards efficient follow-up methods and other aids just as essential in foreign as in domestic business.

He's also a successful writer for magazines and trade-journals; he's among the best whist-players in the country; he is past-master with cue at pool or billiards, an internationalist with the paddle, a competent football coach, and about as dangerous a welterweight boxer as any amateur would care to meet.

Saving Office Expense This Man's Hobby

THE four hundred and twenty-odd employees in the general office of a company with an international reputation have one "heap big" boss. He is eternally seeking to get the best work out of them, to eliminate wasteful methods and useless effort. Officially he is the office manager of the Burroughs Adding Machine Co. Personally he is the human ferret driving to cover the sloth of indifference, listlessness and unproductive effort.

You could spend two hours thinking up some fool question about the dictators, then run down and slam it, without warning, at Mr. A. S. Herrmann and get a reply hot off the toaster. You could blindfold him on his busiest day, put him in a dark, cold vault, and tell him to find a leak in keeping cost records and he'd have his



A. S. HERRMANN

hands on it in half a minute, without a stumble.

This office efficiency expert is a New York man of thirty-seven years; he began his business career at an early age, which partly accounts for his having accomplished so much before reaching middle life. But he studied nights, while acting as assistant cashier to the Pratt Institute, Brooklyn, and acquired a keen insight into the higher branches of accounting. This training served him well during the succeeding eight years when he was auditor of the Densmore Typewriter Company.

It was here, in 1899-1900, that his peculiar genius for eliminating unnecessary expense was first manifested. The Densmore Company, at that time, had eighteen branch sales offices throughout the country, and in each one a bookkeeper was employed to keep the accounts. This looked wasteful to our keen investigator, so he evolved a simple system of manifold forms and reports by which the "stenog" in the various offices kept the records and forwarded daily the duplicates of all transactions to the general office in New York. With the assistance of one additional clerk there he was able to keep the essential records of all these offices in concrete form, maintain a perfect check on each, and show the officials actual results daily. The net saving in salaries of the eighteen bookkeepers amounted to \$13,000 yearly. This economic stunt was pulled off when he was only twenty-three years old.

Early in 1904, Mr. Herrman went over to the Adder Machine Company, in the capacity of secretary and auditor. There he remained for three years, during the period of experimental work and organization of forces, when he received many hard knocks in the school of experience,

and learned the lesson, "not to put all eggs in one basket."

Meanwhile his ability as an economizer became known, and in April, 1907, he joined the administrative forces of the Burroughs Company. For the first year and a half he was diligent in checking over certain records back to the organization of the company, and it is said he came upon some surprising things. What the officials said when they read his report is a matter of history with the company. His greatest achievement, however, was realized about two years ago when his elimination of the "loose ends" resulted in a saving of \$20,000 in one year.

"Our high efficiency is due," he says, "to independent discoveries of wasteful methods and useless effort, the effectiveness of which is realized only by insistence upon a determined standard. But, while ideas may be had from the experience of other cases, each individual dis-



DR. S. L. KREBS

covery of inefficiency must be worked out on its own merits and the conditions that surround it."

A Wizard of Factory Costs

THE Timken-Detroit Axle Company pays a nice round sum each month to a well-groomed, dark-haired, keen-eyed, athletic-looking young man, and is glad to do it. For they secure thereby the expert services of a wizard of figures, who by close observation saves to them every month a sum equal to his yearly salary. The two thousand or so workmen in the big plants all know this fellow as the arbiter of their efforts. He holds the record of their hourly performance under his thumb. To him is due any advantage accruing to them in advancement or increase of rate.

To one and all he is known as "C. W." when he is not in hearing, and Mister

Bayne when he is. The first is an expression of affectionate regard, the second of deep respect. Bayne has one full-sized cerebrum containing all the details of economic factory operations and production. The records of the making of thousands of motor axles in an undigested state are in his keeping. He takes these reports, sorts them out, analyzes each factor of production, turns a searchlight on individual effort, and produces marvelous reports which are as easily read and understood as a newspaper, and far more interesting than many a popular novel. These reports he then projects on progressive charts showing the advance or decline of each factor in weekly and monthly periods, with comparisons covering the same intervals in several years past.

Charles William Bayne is a Virginia native, having been born near Suffolk in October, 1878. After completing the usual public school course he prepared for the university, but the death of his father altered his plan, and he went to work instead. A relative in Chicago secured a position for him with the International Harvesting Company, where he went about with a time book in his hand learning distribution of labor, operation costs, shop practice, and a lot of human nature. This experience was the foundation for the training of an analytical mind which he has developed to a high degree.

Three years later, he went over to the Pullman Car Works, in the office of Mr. Fred Wild, the assistant manager. Here his duties comprised the compiling of statistics covering piece prices, average earnings, and labor figures of all kinds, and he advanced another notch in the school of experience. Desiring to leave the steel business, he soon after entered the cost keeping department of the Illinois Steel Company, where he "plugged



C. WILLIAM BAYNE



Buying Time

You are so used to "buying time" that it has become almost second nature. And it is scarcely any wonder that you seldom give thought to it. Yet the "buying of time" is the biggest thing in business today.

Men are finding a hundred ways to "buy time" and make the day 36 hours long.

They are buying time in letter-writing—with the typewriter. In communication—with the telephone and the telegraph. In manufacturing, with the newest, speed-increasing machinery. In selling, with closer organization and advertising. In deliveries, with trucks and fast freights.

And so too, men are buying time in the handling of lists with the Addressograph.

The pen's too slow for today's pace—too slow and too costly. With the Addressograph, a boy can do in 60 minutes what it takes a high-priced clerk a day to do with a pen.

It helps get NEW business by simplifying your mailing lists and enabling you to get ideas, quotations, etc., into customers' hands *quickly*.

It helps take care of OLD business at less cost by freeing your high-priced bookkeepers, cashiers and shipping clerks of work a boy can do better with the Addressograph. And 244 lines of business have found it as important to business as the telephone and the typewriter. Can't we tell you why? Write us.

The Addressograph Company,
908 W. Van Buren Street, Chicago, Ill.

along for some time without getting anywhere. At length he found himself in a rut where, as he expressed it, "I had to wait for someone to die before I could advance further." This prospect did not look good to a fellow of his ambition, and he looked elsewhere for a job, finally getting into the automobile business and adding much valuable experience to his fast increasing fund of practical knowledge.

It may be said of Bayne that he is a thorough student, not only of technical literature pertaining to his profession, but also of human nature as exhibited in the shops. To this faculty is probably due his great facility in promoting harmony and a commendable spirit of loyalty to the company, among the workmen. Many of his personal friends often wonder how he has managed to abstain from matrimony thus far.

An Exponent of Retail Selling

WHEN a man can talk to busy merchants for two hours and keep his entire audience spellbound until the finish, it is practically certain that he is giving them something that means cold cash in their pockets.

Dr. Stanley L. Krebs of Philadelphia is an example of his own principles. Mere contact with him begets the utmost confidence. His selling arguments, though deep and serious, are presented in such a way that a child can understand him, and his work in the Wanamaker Stores drew from Mr. Wanamaker the statement that "the education of our sales people has been of great benefit to all of us."

In the plan of instruction followed at the Wanamaker Stores the sales force was divided into four groups, the schedule of meetings being arranged for 8 o'clock, 8:30, 9:00 and 9:30; also a meeting immediately at the close of the store. The groups rotated in such a way that each one successively had the after store hour. Dr. Krebs' presence on the floor at different hours of the day also encouraged his students in the practical application of the points made in his lectures. He distributed printed question lists to the force, examined their answers, corrected and returned them as a means of fixing the matters more permanently in their minds.

"The day is past when we can sit in our parlors and think out our system of psychology," says Dr. Krebs. "The laws of psychology are absolutely fixed by thousands of experiments by human beings all over the world, and today psychology is a definite science."

"Giving another person an idea in such a way that you get him to agree with you is what every business man is after. He wants to train his salesmen, and train himself to form an idea, and tell it in such a way that he can get reaction and the result of that idea, and the necessary point today in the scientific world is to produce that mental condition in the mind of the customer known as suggestibility, thereby shortening the period of resistance, and bringing the sale so much closer."

"Now to do that is a fine art—the art of business building, and the suggestion must be positive and not negative. Any negative thought produces negative influence. Some idea the customer may get that is not immediately connected with your words, but suggested by them, will block the sale every time."

"I went into a haberdashery store the other day to buy a collar. I said to the clerk (or order taker), 'I want a collar this style, 15½.' He had it in a minute. Then he wanted to sell me something else. That was right. But he said, 'You don't want a necktie, do you?' Of course I said, 'No.' He told me I didn't want any, so why should I?"

"Science knows only two ways to get a thought from one brain to another, and the first is Iteration. Reiteration simply means to repeat, but the first syllable doesn't make the word any better. Iteration, however, produces the line of least resistance in the mind. You can drop your suggestion into an essay or into a circular if you like, but suggestion is the main thing, although it is a little thing. The shorter you make it the better."

(Continued on Page 310.)

Bringing In the Retail Trade

*Little Plans and Schemes That Are Not Expensive to Use
But Make People Sit Up and Take Notice*

By Clayton A. Eddy

THE original ideas used by some merchants are the ones that have proved to be the turning points in their success. Curiosity brings in many buyers and it is the habit of doing something different from the other fellow that has steered many a good customer into a store for the first time. It is then up to the dealer to make the most of his opportunity.

A SHOE DEALER in a medium-sized city was up against the problem of getting more trade. His was a locality in a factory district. He was catering to a great extent to the workingman and in order to draw more trade he supplied all the shops in his vicinity with pay envelopes. On the back of these envelopes was an offer of a 5 per cent discount to the bearer. In order to get the benefit of this discount the person who received the envelope must bring it in the store when he was making his purchase. This offer enabled the dealer to secure much of the trade of the workingmen because they considered it a special proposition to them and at the same time the offer got to them just at the time when they had the money to spend.

A CLOTHING DEALER in a small town planned to have one "Free Day" a

month, on which he would refund a clothing purchases of \$2 or under during certain hours of the day. He advertised the fact in all parts of his locality, but did not mention the day on which the offer would be held good. He selected the day at his own discretion, however, and all purchases of the above amount and under were refunded on another fixed date which he announced. He had good success with this plan because of the fact that people were always willing to take a chance on some such thing, especially when there was no possibility of their losing, and the merchant found the plan drew a great deal of new trade to his store. His plan kept up the interest because people would be anxious to know the date of the "Free Day" and would also make a point of telling their friends and neighbors about it.

A GENERAL STORE in an eastern city conducted a very successful opening a short time ago. In one section of the store they arranged for a baking and cooking demonstration, the idea being to get the people into the store with the offer of the demonstration and lunch, and good management would then direct them to various other parts of the store where special prices were made on certain lines of goods. People coming into the store were served

Find Any Letter of Any Year at Any Moment

You transfer once or twice a year, but the effect of your transferring method is felt every business day. There is no reason why your 1912 letters should not be as easily and quickly findable as those in your current files. The proper "Y and E" transfer method makes this certain.

In our book, "How to Transfer Papers and Records," you will find among the "Y and E" transfer methods the one best suited to your business.

You will see how easily, simply and quickly transferring can be done and how get-at-able every letter is, even if it be ten years old. No letter can be "buried"; no letter can be filed so it cannot be produced in three minutes.

"Y and E" methods are not complicated, nor difficult to understand or carry out. On the contrary, their success is due to their simplicity.

Write for the Book NOW

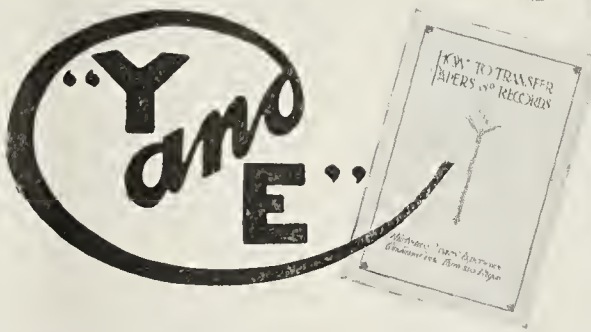
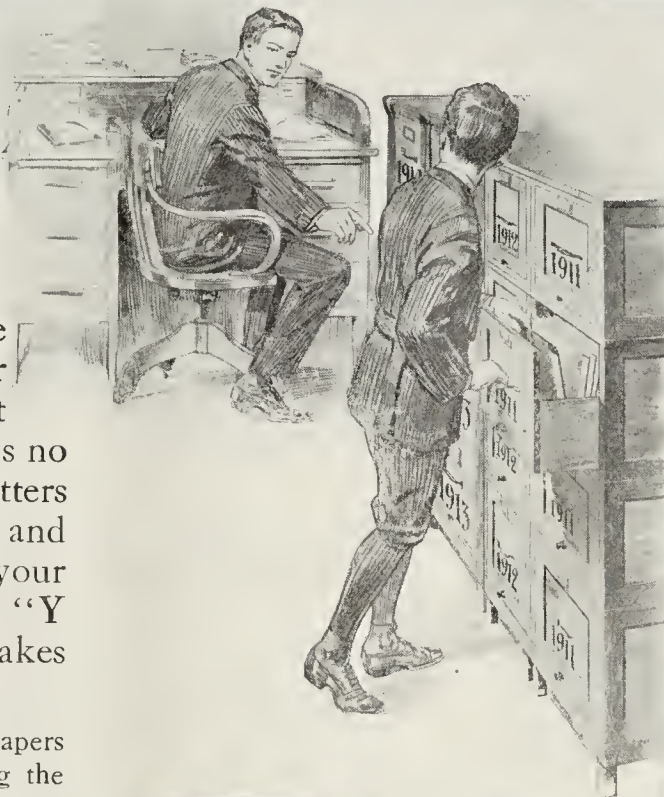
Costs you nothing when requested on your business letterhead.

YAWMAN AND ERBE MFG. CO.

1122 St. Paul St., Rochester, N. Y.

Branch stores in New York, Boston, Philadelphia, Washington, Chicago, Cleveland, Buffalo, Pittsburgh, Newark, Kansas City, San Francisco and Los Angeles. Agents and dealers in all cities. Look us up. In Canada, The Office Specialty Mfg. Co., Ltd., Toronto.

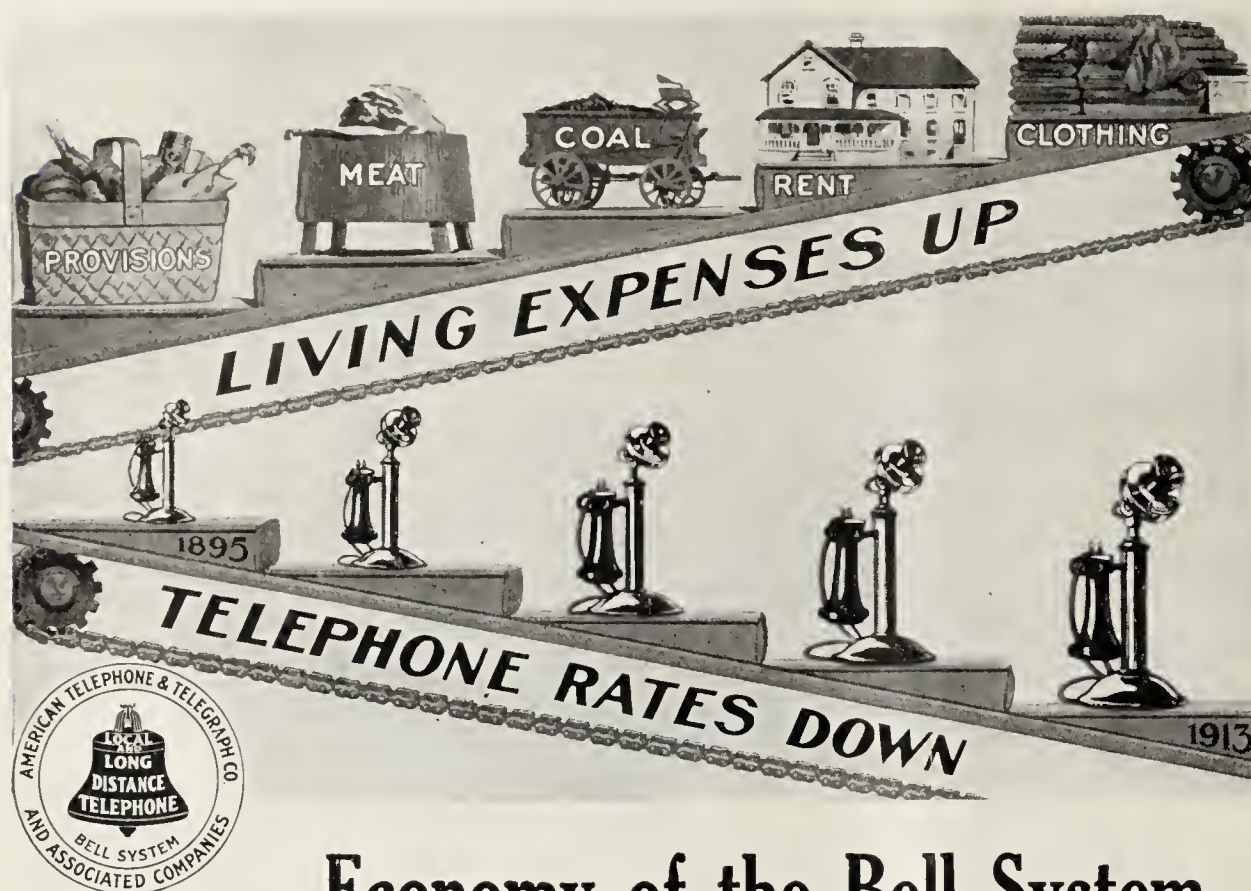
"Leaders of the World" in Filing Systems
and Business Equipment



Transferring Time Supplies

for all kinds of records

We make
Filing Systems
for All Purposes



Economy of the Bell System

Consider this significant fact: While most of the necessities of life have gone up, the price of telephone service, which is one of the essential factors in our commercial and social life, has moved steadily downward.

Although a pound of these necessities still contains but sixteen ounces, the telephone user has been getting more and more service for less money.

On the average, the people of this country pay 49% more today for food, fuel and clothing than they did in 1895. Since then, the decrease in the average rates for telephone service has been more than one-half.

At the same time, the efficiency and value of the service to the subscriber has vastly increased. Today he can talk to an average of five times as many persons in each exchange as he could eighteen years ago.

This is the inevitable result of the comprehensive policy of the Bell System, which brings together the associated Bell companies and the communities they serve.

Through the very size and efficiency of their organization they accomplish improvements and effect economies which give the greatest service at the lowest rates.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY AND ASSOCIATED COMPANIES

One Policy

One System

Universal Service

with a lunch of biscuits, cakes and coffee, all these being baked and cooked on a certain type of stove this firm was pushing. Another stove baked miniature loaves of bread, a small loaf being given to each woman who visited the store that day. While the lunch was being served and the bread passed out no opportunity was lost to explain the features of the range and also the various other articles used in connection with the baking, such as the kitchen cabinet, flour sifters, etc. This firm knew for a certainty that this plan brought a great

many people into their store, many of whom purchased during the day and a large number of others who purchased later.

A FIRM OF GENTS' CLOTHIERS and furnishers in a middle western city used a plan to increase their sale of fall hats. Just at the end of the straw hat season they placed a large card in their window reading: "Don't feed your old straw hat to the cow—Bring it to us. Purchase one of our new fall style hats at \$3 and we will pay you 50 cents for your old straw.

Your old hat must be left with us so we can put it in our window. Watch the pile grow." In a few days the window was filled with old straw hats and the best feature of this plan was the fact that it attracted a great deal of attention from passersby, both on foot and on the street cars. In one instance two men on a passing street car which happened to stop in front of the store noticed the window full of hats and read the card. Both of them being in the market for a new hat, they jumped off and went into the store to exchange their old hats for new ones. This firm stated that this plan caused a great deal of comment and increased their sale of fall hats to a satisfactory extent.

A FIRM IN KANSAS evolved a paying plan that permitted any worthy person to buy an extended amount of household goods without paying all cash at the time of purchase. It was known as the "Household Club Plan" and the firm used it with great success. They pointed out in a prospectus the following features: "Many worthy people find it necessary at times to purchase more household goods than they can conveniently pay for at one time. Our Household Club Plan of buying is for the service and benefit of these people. The best part of it is that the purchasers on our Household Club Plan will retain the benefit of this store's low cash prices."

This plan was especially advantageous to newly married couples, inasmuch as it did not savor of the installment house proposition and because of the fact that the firm did not have a reputation as an installment house, and consequently even if the purchaser could not make his payment promptly they did not go to the extent of taking the goods back. This plan, however, was primarily designed for people with either a moderate income or a small monthly allowance, so that they might buy the things for their comfort and convenience and have the payments proportioned to their ability to pay.

Buying goods on a monthly charge account basis in some stores might tend to ruin the buyer's credit, should he not be able to make prompt settlement for any large purchases. This firm, however, made a point in their advertisements that the plan of selling is based primarily on the store's ability to sell all the household merchandise that is absolutely necessary to the customer's comfort and convenience at well known low cash prices. They do not charge interest for the extra time necessary to make the payments, and buying from them is just the same as though cash were paid for the goods.

A NOVEL SCHEME in the way of a retail catch method was used by a merchant in the south. It was an experiment in odd numbers in 9's. This retail dealer had so much more business in the afternoon than in the forenoon that he tried a plan to not only get more people into the store but also to have them come in earlier in the day. His plan was as follows: He had printed a number of posters upon which were the words, 9-20-9-9 Saturday, followed by his name and address. After these posters and mailing sheets had done their work by rousing curiosity, he sent out a flood of circulars announcing that his annual clearance sale would begin on the Saturday named. At 29 minutes after 9 a. m. on each day of the sale and for the next 29 minutes the price of each article sold at 25 cents would be reduced to 9 cents. This sale was to continue for 9 days. All would-be purchasers must be in the store personally, as no sales would be made by telephone. This merchant reports that the sale was a huge success. It advertised his store, got people into it, sold a lot of other goods and disposed of a lot of dead stock.

ONE MERCHANT went through his store and chose ten different specialties, those that paid him the most profits. He decided to concentrate his publicity efforts on these for a certain period. He wrote the various manufacturers making the ones and informed them of his plan and giving the size of his newspaper space. He requested they prepare copy for five advertisements and send these to him, together with the proper cuts to illustrate the goods. He also arranged with them to furnish printed cards, signs and other material for his window trims. These, together with the suggestions on window displays which the manufacturers sent him, enabled him to concentrate his efforts on his advertising window displays and the selling force of these particular goods for a certain time. The result was that his store was crowded during these days, and he not only sold a large number of the goods which he advertised and pushed, but also moved the stock of a number of lines which had heretofore been slow sellers.

A DRY GOODS MERCHANT desired to put some life into his advertising copy and arranged for a bargain advertisement in his newspapers without prices. He advertised five special lines of goods, giving the usual selling prices, but leaving a question mark as to the prices at which they would be sold for one day. In his advertising he described the goods in a way to let buyers know that the bargains they



Adding and Calculating Machine

Read This Extract

from an address on "Scientific Office Management" by W. L. Chandler before the Ad-Sell League, South Bend, Ind.

12. How many items may be added in an hour?
Two thousand eight hundred seems to be about right; 2,500 was the lowest and 2,850 the highest with hand pull machines. An electric has about 25 per cent additional capacity. Non-listers seem to average about three times as fast as listers, except where for sake of accuracy the work on a non-lister must be done twice. Then the lead is reduced to 50 per cent. To this should be added the time necessary to check the list against the original figures, which will probably give the non-lister about 100 per cent more capacity than the lister. The non-lister requires relatively greater practice to secure the same amount of accuracy as a lister. These standards are not absolute, and are merely to represent the general run of those offices which were good enough to supply data in answer to the questions.

"How many items may be added in an hour"—

was one of thirteen questions on office efficiency submitted by Mr. Chandler to a representative list of business offices. Bear in mind that the facts presented in this extract were compiled from the replies received and therefore represent collective experience—not individual opinion.

Before the introduction of the Controlled-Key Comptometer, with its automatic safeguards against mis-operation, it did require a little more practice to secure the same degree of accuracy with a non-lister than with a lister.

But with the Controlled-Key Comptometer the beginner can get correct results with no more practice than is required for any other adding machine.

Yet, even admitting that to secure accuracy on the Comptometer requires more practice, doesn't a gain of 100% in efficiency compensate for the little extra time required to learn it?

Remember, too, that this estimate of 100% refers only to adding and does not take into account the non-lister's service as a calculating machine on which the time-saving is even greater.

Ask for demonstration of the Controlled-Key Comptometer and see for yourself how closely it measures up to this standard of efficiency; or write for further information about it.

FELT & TARRANT MFG. CO., 1722 N. Paulina St., Chicago, U.S.A.

could secure on this one day were exceptional values. The idea of advertising the sale without the prices was that when people came to the store and received a little more than they expected it would mean that much additional good will on the part of the buyer. On two occasions that this plan was tried the store sold out completely certain lines of goods they advertised. The low prices were not the pulling power, but mainly the fact that the people were not certain just what prices the goods would be sold for when they came in and curiosity,

of course, drew many into this store during the special sale.

EVERY DEALER knows that no matter how much business he does, if he cannot secure payment for the goods he might as well go out of business. One dealer who was doing a large credit business used a plan to get money on past due accounts. He advertised to give each person paying \$1 or more on their accounts a quart pail of fancy oysters. To those buyers who had no accounts at this store but wished to se-

Your Office Boy with a Tag Addressing Machine

Can Set Up the Address and Print and Count

100
Shipping Tags
or
Cost System
Cards
per minute

In ten minutes a boy can address more tags than your best penman can write in a whole day and do it better. The tags are legibly printed in water-proof ink and the exact number desired is assured by our *Automatic Counting Device*—Simply indicate the number of tags desired on the dial of the counting device—3 or 300 as the case may be—and the machine will look when it has addressed that number. No recounting necessary—the tags themselves are an accurate check on the shipment.

No stencils, plates, or loose type used—Any boy with a few minutes' practice can set up a name and address as fast as he can read. One movement makes the machine ready for another address.

The machine can be used for printing tags or cards, for piece work or any other office or factory work of a similar nature when not busy in the shipping room.

Actual experience has proven that the Tag Addressing Machine saves from 85 to 90% of the time and expense of addressing. Is an absolute check on the shipments—prevents loss and delay on account of illegible addresses and is as indispensable in the shipping room as the typewriter and adding machine in the office.

We have several hundred letters from users of the Tag Addressing Machine in which they state that the machine saves them from 1 to 7 clerks in their shipping department and we will be glad to send copies of these letters on application.

The Tag Addressing Machine is in use everywhere and we will be glad to refer you to a user in your vicinity.

Fill in and mail the coupon today, so that we can give you definite information about the machine you need.

ADDRESSING MACHINE COMPANY
909 Niagara Street BUFFALO, N. Y.

Gentlemen:—Please furnish detail information regarding the Tag Addressing Machine. We use _____ shipping tags per year. We average _____ tags per shipment.

We enclose samples of tags filled in with style of address usually used.

Write your name and address in the margin, tear off and send today.

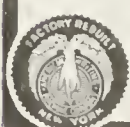


Pick Out Your Typewriter and Pocket Your Saving

Typewriters Rebuilt in your own Factories, and guaranteed for one year. Here are a few of them:

Remingtons \$25 to \$65 Smiths \$23 to \$60
Underwoods \$35 to \$60 Royals \$30 to \$40
L. C. Smiths \$30 to \$50 Oliverts \$30 to \$40

We have others, of course. Send for catalog describing them, and address of nearest branch office.



**AMERICAN WRITING
MACHINE COMPANY**
(Incorporated)

345 Broadway New York



cure any goods he sold, he also gave a pail on purchases of \$1 or more. The result was that the second day after he made the offer he had to send out for an additional supply of oysters because of the large number of people coming in to pay their accounts and secure a premium for so doing. Most people in paying their accounts paid much more than a dollar each, many paying several times that amount, so that in reality the pail of oysters given to each customer

was not such a big expense for the dealer after all.

Competition is so keen today that it is the unusual methods that a great many times bring in trade at small expense, whereas following along the same lines as your competitor means a large expenditure in advertising to hold your own. It is the dealer who is on the alert and makes every point count by unusual plans and methods that, other things being equal, leads in the race for business.

KEEPING ACCOUNTS IN THE COAL BUSINESS

Methods Used by a Concern Controlling Forty Yards in One of the Large Eastern Cities

By A. S. Benthuyssen

A DOZEN of the largest retail coal dealers in one of the large eastern cities recently combined and by means of a complete systemization were enabled to make material reductions in every class of expense besides increasing the amount of business done.

After the physical merger, each of the forty yards controlled was assigned a clearly defined territory into which it would deliver orders. Orders are now taken at any branch, and by telephone or private wire

der contract almost daily, and receive a monthly bill. The rest of the customers constitute the family trade and receive a bill for each purchase. Coal for steam customers is delivered daily without reference to the main office. As the contract terms are on each ledger account and the accounts are closely watched, deliveries can be suspended at a moment's notice. Every family sale, however, is a distinct transaction and is handled under instructions from the main office.

Daily Tonnage Report of Coal Sold to Family Trade at Yard										Date	191																		
YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	REMARKS	ADDRESS	YARD	CLASS	TOTAL	YARD	CLASS	TOTAL	EXPLANATION
1			2			3			4			5			6			7											
8			9			10			11			12			13			14											

SUMMARY OF SALES TO FAMILY TRADE DURING MONTH OF																
TOTAL	YARD A	YARD B	YARD C	YARD D	YARD E	YARD F	YARD G	YARD H	YARD I	YARD J	YARD K	YARD L	YARD M	YARD N	YARD O	YARD P
1																
2																
3																
4																

ANNUAL SUMMARY OF SALES FOR THE YEAR 191																	
MONTH	CLASS	TOTAL	YARD A	YARD B	YARD C	YARD D	YARD E	YARD F	YARD G	YARD H	YARD I	YARD J	YARD K	YARD L	YARD M	YARD N	YARD O
JANUARY	STEAM																
JANUARY	FAMILY																
JANUARY	CASH																
JANUARY	TOTAL																
FEBRUARY	STEAM																
FEBRUARY	FAMILY																
FEBRUARY	CASH																
FEBRUARY	TOTAL																

forwarded to the main office. When O. K'd by the credit manager they are telephoned to the proper yard by the order department and the order placed in an "Un-filled Order File," one of which is kept for each yard, under the date that delivery is requested. Orders received at the yards are filed in like manner.

There are two classes of trade, steam and family. The steam trade consists of factories, hotels, etc., who receive coal un-

For every delivery, sales tickets are made out in the usual way on a locked manifold-ing machine. The original is signed by the customer who retains the duplicate and the triplicate remains in the machine. Before being given to drivers, the original tickets are entered on a steam or family "Daily Tonnage Report" in numerical order. These sheets when totaled give the yard's total tonnage delivered during the day, distributed by sizes, etc. The daily totals are car-

In writing to advertisers, please mention BUSINESS

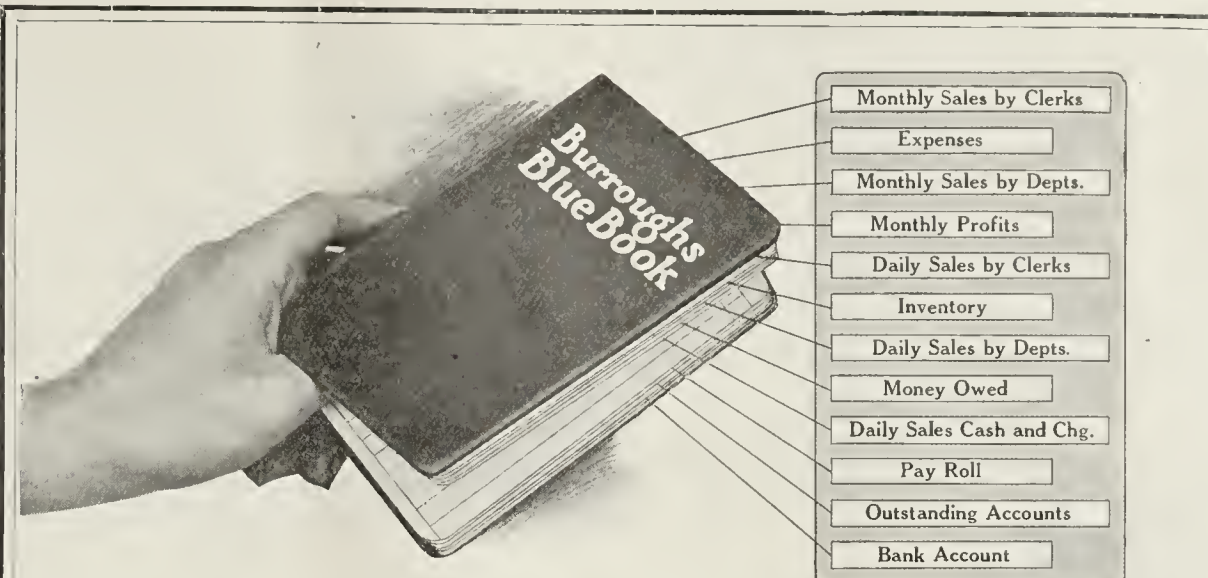
ried to a "Monthly Tonnage Report," which is ruled the same as the daily sheet and shows the total tonnage delivered during the month. These figures are used for the Inventory Record and are also carried to an "Annual Tonnage Report" which shows the yards' yearly delivery tonnage.

Every night each yard forwards to the main office all sales tickets and reports for the day. The tickets are checked against the "Daily Tonnage Report" by the billing department and the original orders for deliveries on the day corresponding with the sales tickets are obtained from the order department. The tickets are then compared with the orders. If any error has been made or any order has not been delivered, it is discovered immediately and proper steps are taken to adjust the matter before the customer has an opportunity to complain. The sales checks are then distributed among the billing operators, each of whom handles several yards and the orders turned over to the clerk keeping the "Salesmen's Commission Record."

If it is a family customer a bill is made out in triplicate, the original for the customer, the duplicate for the bookkeeping department and the triplicate remaining on the "Daily Family Sales Sheet." These sheets, which hold about twenty entries, are totaled and show the amount of each yard's family charge sales for the day. The totals are carried to a "Monthly Summary of Family Sales," which shows total daily charge sales for the entire month, distributed by yards. If the ticket is for a steam customer, the sale is typed on a bill made out in duplicate and totaled at the end of the month. The totals of the bills for each yard are carried to an "Annual Summary of Sales" sheet, which gives the sales for each month and the year, distributed by yards.

Every evening the bookkeeping department receives duplicates of all bills covering the previous day's family deliveries, with a tape showing the total which agrees with the day's total on the "Monthly Summary of Family Sales." The steam duplicates are received on the evening of the second of the month with a total that agrees with the figure on the "Annual Summary of Sales." These duplicates or "posting slips" are divided by the "control clerk" into the various sections. After taking an adding machine record of each section they are given to the various bookkeepers. When posted, the bookkeepers take a recapitulation of the postings from the ledger cards which must agree with the control clerk's total for the section.

The slips are kept in chronological order by sections until the monthly trial balance is found correct and are then filed alpha-



Your Whole Business Right in Your Hand

—and you can carry the book in your pocket

You simply cannot carry all the details of your business in your mind. But if you are a good business man you will not fail to have these details at your fingers' ends and you will compare them with those of yesterday, last month and last year.

You will compare John with James; one department with another; keep your eye on expense; realize just where the profits come from; discover the holes that make the leaks in your business.

You need this information

every day—at your desk, on the train or if you're fishing—right in your pocket, and that's what the Burroughs Blue Book will do for you and do easily. This book can be obtained only from Burroughs Adding Machine Company.

Write for our Bulletin for Retailers—“Stopping Store Leaks”—which more fully explains (in detail) the way to get, easily, all the facts of your business at your fingers' ends. It will be sent free. Write today and learn how others succeed.

BURROUGHS ADDING MACHINE CO., 82 Burroughs Block, Detroit, Michigan

European Office: 76 Cannon Street, London, E. C., England

Makers of adding and adding-subtracting bookkeeping machines, listing and non-listing adding and calculating machines, visible-printing adding and calculating machines—8, different models in 42 combinations of features—\$150 to \$750 in U. S. Easy payments if desired.

betically. No slip can be taken without a duplicate, so marked and with the drawee's name, being inserted. Were a card to be lost, it could therefore be replaced easily.

The control clerk enters the totals of the daily postings on a "Daily Trial Balance of Accounts Receivable," one sheet of which is kept for each section and must, of course, agree with the controlling sheet. These totals are summarized and the grand total balances with the Customers' Ledger balance in the General Ledger.

This concern has over 60,000 family ac-

counts which are kept on card ledgers in strictly alphabetical order. There are about sixty family salesmen and it is often necessary to go over a salesman's accounts with him. The ledger cards were therefore ordered printed in five colors, white, salmon, cherry, green and blue, with tabs running from one to fifteen. This allows each salesman a distinctive card, such as white No. 3, cherry No. 14, etc. It is surprising how quickly a man's cards can be assembled.

Cash is received at all offices from customers direct and through salesmen, collec-

In writing to advertisers, please mention BUSINESS

Get His Orders!

Distribute "Practical" Calendars to your customers and prospects.

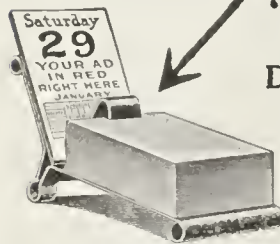
Gently force them with fresh, compelling, FIERY RED, "reason why" selling arguments to buy your product. Display the salient points of your service on these little billboards of business-building.

Decisions are reached in his brain
His brain is right back of his eye
Your ad is right in front of his eye

Ads like this have brought home more orders than many a costly National publicity campaign.

"On thousands of roofs Practical Roofing reveals positive proofs of longevity, durability and economy. Made, laid and guaranteed by us."

Practical Quality Roofing Company
403 Free Press Bldg., Detroit, Mich.



"PRACTICAL" Tickler-Memo DESK CALENDARS

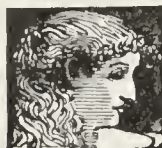
—with your short, snappy ads in FIERY RED—fresh every day of the month—2 feet from his eyes—flashing your meaty messages every time he refers to memos, dates or notes is the most powerful agent of direct appeal—the nearest approach to personal solicitation.

Get Our Prices—Send for Sample

Find out how little it costs to provide each customer and prospect with a useful, ever-talking, order-getting "Practical" Calendar for the season of 1914.

We can sell you "Practical" Calendars (with your ads and name in red) in lots of 100 or more at tempting figures. Write for circular and quantity prices. Sample 75 cents. WRITE TODAY.

PRACTICAL ADVERTISING SPECIALTIES CO.
403 Free Press Building, Detroit, Michigan



PARKER'S HAIR BALSAM
A toilet preparation of merit. Helps to eradicate dandruff. For Restoring Color and Beauty to Gray or Faded Hair. 50c. and \$1.00 at Druggists.

A Splendid Christmas Gift A Hawkeye Refrigerator and Outing Basket

A VERY desirable addition to an Auto or Motor Boat equipment. A small piece of ice in a Hawkeye keeps lunch and bottles cold all day. An outdoor lunch out of a Hawkeye doubles the pleasure of the trip. It's made out of strong rattan with polished metal lining, nickel plated trimming and finished in a beautiful forest green; made in various sizes and shapes. Attractive, strong and durable—made to last for years. Guaranteed to give satisfaction or money back. Prices range from \$4.50 up.



The Hawkeye "Tonneau"

"A rest and a **Hawkeye** add zest to the trip"
Refrigerator Basket



Hawkeye Fitted Lunch Basket

The Hawkeye Fitted Lunch Basket
A full fledged dining outfit containing knives, forks, spoons, cups, plates, alcohol stove, coffee pot, pepper and salt shakers, etc. A complete luncheon outfit for an outing party. Write for booklet "H" giving complete description with express prepaid prices. Do it now while you think of it.

Address
Burlington Basket Co.
Dept. H Burlington, Iowa

tors and agents. For every payment for a customer's account received at an office, a remittance slip, white for family and yellow for steam accounts, giving full information, is made out. Slips at yards are entered on a "Daily Report of Cash Re-

banks in which accounts are carried, and the daily total bank balance.

While it has been shown that mistakes in deliveries are invariably caught by the billing department and adjusted at once nevertheless other complaints sometimes

DAILY REPORT OF CASH RECEIVED															No.					
															DATE					
NAME	ADDRESS	HOW PAID	ACCOUNTS RECEIVABLE				FOLIO	GENERAL LEDGER	FOLIO	PRIVATE LEDGER	CASH SALES	AMOUNT DEPOSITED								
			FAMILY	DISCOUNT	STEAM	DISCOUNT														
Brought Forward																				

Daily Trial Balance of Accounts Receivable Ledgers															191.....
DATE	LEDGER	DEBITS					DAILY BALANCE		CREDITS					REMARKS	
		Charge Sales	Cash	Journal	Other Debit	Total Debits	Debit	Credit	Total Credits	Journal	Commission	Discount	Cash		
1															
2															
3															
4															
5															

SUMMARY OF CASH RECEIVED AND DISBURSED DURING THE MONTH OF															191.....
BALANCE	TOTAL AMOUNT DEPOSITED	TOTAL AMOUNT WITHDRAWN	FIRST NATIONAL BANK		THIRD NATIONAL BANK		FOURTH NATIONAL		NATIONAL TRUST CO.		MOORE & CO. BANKERS				
			DEPOSITS	WITHDRAWALS	DEPOSITS	WITHDRAWALS	DEPOSITS	WITHDRAWALS	DEPOSITS	WITHDRAWALS	DEPOSITS	WITHDRAWALS	DEPOSITS	WITHDRAWALS	
1															
2															
3															
4															
5															

ceived" sheet and totaled. Below this total is entered in bulk the amount of cash and C. O. D. sales, which agrees with the amount on the "Daily Tonnage Report." The grand total is the yards' daily receipts.

Every cent received must be turned in, as a fund for petty disbursements is maintained at each yard. If the yard is convenient to headquarters the cash and slips are taken there by messenger, otherwise the funds are deposited in a nearby designated bank and a duplicate deposit slip forwarded with the remittance slips. Cash received at the main office is entered on a "Report of Cash Received" sheet and on this sheet is also listed each yard's receipts in total. Every evening the remittance slips are sent to the bookkeeping department with a tape, showing their total, where they are handled in the same manner as the posting slips. The cash sheet totals are then carried to a "Monthly Summary of Cash Received and Disbursed" sheet and distributed into columns headed with the names of the banks receiving the deposits. Here we have centered on one sheet the daily deposits and withdrawals from each of the fourteen

arise and all are referred to a clerk keeping a "Complaint Register." If the complaint refers to the quality of the coal, a "Coal Complaint" form is filled out and forwarded with the correspondence to the inspector covering the district in which the complaint arises. These men also advise customers as to the sizes most adaptable to their needs and the proper manner of burning it. This service amply repays the company for the expense incurred. If the complaint is of any other nature, a 3x4 red slip, headed in large letters "Complaint," and showing the customer's name and address, number and nature of complaint, is attached to the correspondence. As red is used for no other form and is very distinctive, there is no excuse for a complaint being "buried." A summary is made at the end of each month showing the number of each kind of complaints, thereby locating any particularly weak spot.

Under the new order, collections must be followed up promptly. The individual family account is comparatively small in amount, while the steam account amounts to considerable. As the steam accounts are

STEAM COLLECTIONS														
NAME	ADDRESS	DIS. COMPANY	TERMS	PREVIOUS TO JAN	JAN	FEB	MCH	DEC	REMARKS					
1														
2														
3														

FAMILY COLLECTIONS														
SALESMAN	NAME	ADDRESS	DATE	REMARKS	DATE	REMARKS	DATE	REMARKS	DATE	REMARKS	DATE	REMARKS	DATE	REMARKS
2														
3														
4														
5														
6														
7														

COMPLAINT REGISTER									
DATE	NUMBER	NAME	ADDRESS	NATURE OF COMPLAINT	TO WHOM REFERRED	DATE ADJUSTED	HOW ADJUSTED		

In writing to advertisers, please mention BUSINESS

covered by contracts, the terms for payment vary and must be carefully considered. When a contract is made, the sales department gives both the bookkeeping and collection departments a card showing full details. At the beginning of the year "Steam Collections" sheets are made out, listing every steam customer and their terms, allowing space for new names, and the balances from the previous year brought forward. On the 25th of each month, these sheets are sent to the steam bookkeepers, who revise them, showing the balance open at that time covering items previous to the first of the month, distributing the amounts in the proper columns, after which they return the sheets. No action is taken on additions until the first of the following month.

Family accounts are handled differently. For example, on July 10th, the bookkeepers could make out statements for those accounts having no items open previous to June 15th, but having open items from June 15th to 30th. These would be dated June 30th and mailed. At the same time, "Family Collections" sheets would be used to list all accounts open at June 30th where the balance ran back previous to June 15th. On July 25th those accounts for which statements were made out on July 10th and which still remain unpaid are listed on the sheets and statements made out for items between July 1st and 15th, dated July 15th and mailed. Ample space is allowed on these sheets for interlining.

All remittance and journal slips show the dates of bills affected and are received from the bookkeeping department by 10:30 a. m. daily, alphabetically arranged. Cash is marked off the lists daily and the total amounts deducted from the outstanding totals. The treasurer is informed daily as to the amount of the delinquent outstandings and of the periods to which they belong. When an account is given to a collector and showing name, address, dates of purchases and amount and with a space for remarks, is made out.

Each collector's territory is divided into districts, one for each day of the week, and these cards are filed by districts. Every afternoon, cards for the following day are drawn and checked against the Collection Sheets, after which they are ready for the collectors. Each man fills in, in the remarks column, the result of each call and turns all cards the following morning, when he receives the cards for that day. The same card is used until complete settlement is effected, giving a complete record of the collector's efforts.

Editor's Note—In a separate article next month Mr. Benthuyssen will present the method of handling the records of coal received, inventory, yard expense, general expense, etc.)



If you found your office boy putting two stamps on every letter instead of one, you would get a new office boy.



If you find your present system of letter-writing is costing you twice as much as another system, won't you get the other system? The

Edison Dictating Machine

Prevent substitution, specify "Made by Edison"

Saves your time in dictating, in reading and revising your letters. It saves all the time your stenographers are now wasting, taking down notes and deciphering them. It saves your boy's time, allowing him to enclose and stamp the mail at intervals through the day instead of in a bunch at closing time. You pay salaries not for time, but for what time produces.



(Look for the Underwriters' Label)

The Edison Dictating Machine has been developed to its present advanced design under the personal supervision of Thomas A. Edison. It is the dictating machine approved and labeled by the national fire insurance authorities. Its many mechanical and electrical advantages are explained in our booklet,

which you should read before investigating.

Service everywhere, including the principal Canadian cities

Thomas A. Edison
Incorporated

202 Lakeside Avenue
Orange, N. J.

Send
in this
coupon

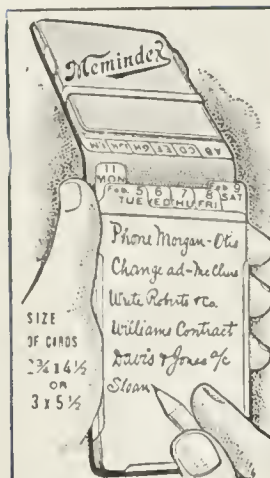
Thomas A. Edison
INC.
202 Lakeside Avenue
Orange, N. J.

Please send me your 24-page brochure, "The Goose, the Typewriter and the Wizard," describing how the Edison Dictating Machine may be adapted to my work, and your booklets on its mechanical and electrical advantages.

NAME

FIRM

ADDRESS



Tested Ten Years

By thousands of successful business men, executives, professional men and others.

Memindex

Has made good in over 100 kinds of business. Let us show you what it will do for you.

AUTOMATIC REMINDER

For your Pocket and your Desk. The modern, easy method for memoranda. Better than desk-pad, memo-book, diary or anything else. Keeps all your affairs at your finger-tips. Jottings made instantly by date, by subject or alphabetically.

No Dead Matter

You carry only working data.

A fresh dated card comes to the front each day in the handy leather pocket case. Carry two to six weeks with you and refill from file at convenience.

Complete outfit \$2 to \$10. New booklet free. Ask us for name of dealer near you.

Wilson Memindex Co.
112 Dey St., Rochester, N. Y.

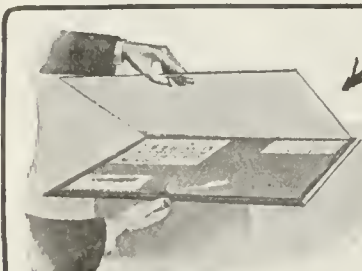


AGENTS

A BRAND NEW LIGHTER

Novel watch-shaped Lighter. Operated with one hand; gives an instantaneous light every time. No electricity, no battery, no wires, non-explosive; does away with matches. Lights your pipe, cigar, cigarette, gas jet, etc. Dandy thing for the end of your chain. Tremendous seller. Write quick for wholesale terms and prices.

S. P. Brandt Lighter Co., 148 Duane St., N. Y.



Lift the Glass!

Place Your Data, Lists, Prices, etc., Under the Glass

THE ROSCO GLASS DESK PAD

will increase the efficiency of your desk because many things may be kept in plain sight for

INSTANT REFERENCE

Particularly Adaptable to the Following Professions

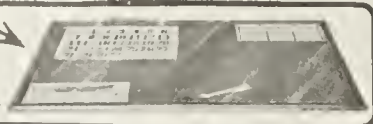
- MERCHANTS—general data and reminders.
- BROKERS—stock market reports.
- BANKERS—financial statements.
- LAWYERS—court calendars.
- DOCTORS—medical reports.
- REAL ESTATE—building plans.
- ARCHITECTS and ENGINEERING PROFESSION IN GENERAL—engineering data.
- CREDIT MANAGERS—collections, accounts due, etc.

Also for CLERICAL desks, PUBLIC writing desks, and all places where a HARD, SMOOTH, CLEAN and SANITARY writing surface is required.

No Need of Additional Expense for Blotter Replacement

No Time Lost
In Looking It Up!

It's there under the Glass



A SIZE FOR EVERY DESK

If your office supply dealer cannot supply you, write for prices and circular direct to manufacturers.

Ravenswood Office Specialties Company
1469 Irving Park Blvd., Chicago, Ill.



Putting the Shears on the Pay-roll

How the Clipping Bureaus Are Rendering Valuable Services to all Kinds of Business Enterprises

By E. S. Hanson

A FEW years ago a newspaper clipping came into the office of a trade publication, giving the information that a manufacturing plant in Canada in that particular line of industry was planning improvements which would include the installation of a large amount of a certain class of machinery. This clipping was promptly passed on to a manufacturer in Ohio who was likely to be interested. Then the incident was forgotten, only to be revived a short time ago by another clipping, stating that the Canadian manufacturer had installed \$30,000 worth of the Ohio concern's machines.

The proper sequel to such an incident would be the placing of a substantial advertising contract by the Ohio manufacturer with the trade journal which gave him the information; but that is no part of this story. The clipping, however, served a valuable commercial purpose, and the story is of interest in a much broader sense, as starting the imagination to conjuring up the possibilities residing in these little scraps of paper.

If business men could always be informed when other people and business organizations were in the market for their goods or services, sales costs could be wonderfully reduced and the volume of sales multiplied many times. Thousands of local reporters for the metropolitan dailies, the country weeklies and the hundreds of class and trade publications get such information at first hand, and it is published in their respective papers and magazines, yet in many cases it never reaches the business man most interested.

The cost in time and for subscription would make it out of the question for an single concern to gather such information for its own use, but for an almost nominal cost, knowledge of this sort may be had from the whole country, or from any specific section of it, through the medium of a number of clipping bureaus. The average business man readily thinks of many ways in which reference to press clippings would be valuable for business purposes; but the idea is prevalent that it is the exceptional business which will benefit, whereas it is the exceptional business or professional man to whom a good press clipping bureau could not render efficient service.

Many people profit from the service of press clipping bureaus without knowing it, for it is these bureaus that furnish much of the information used by class and trade journals, by special and general financial reporting agencies, and by the concerns which get out trade directories.

An interesting and notable example of an inveterate user of clippings is Thomas A. Edison, perhaps the busiest man in the United States. He gets everything written regarding electrical research and all items about himself. A great stack of this stuff comes to Menlo Park every day, and a part of his routine is to personally go over it first hand. He works rapidly, throwing out what he does not care for and turning over to a special clerk all that interests him. These latter are classified, indexed, and pasted into scrap books which fill shelf after shelf. Some of the ridiculous things which are attributed to Edison in the popular press and read by him with great merriment

In writing to advertisers, please mention BUSINESS

and furnish one of the principal diversions which this busy man allows himself.

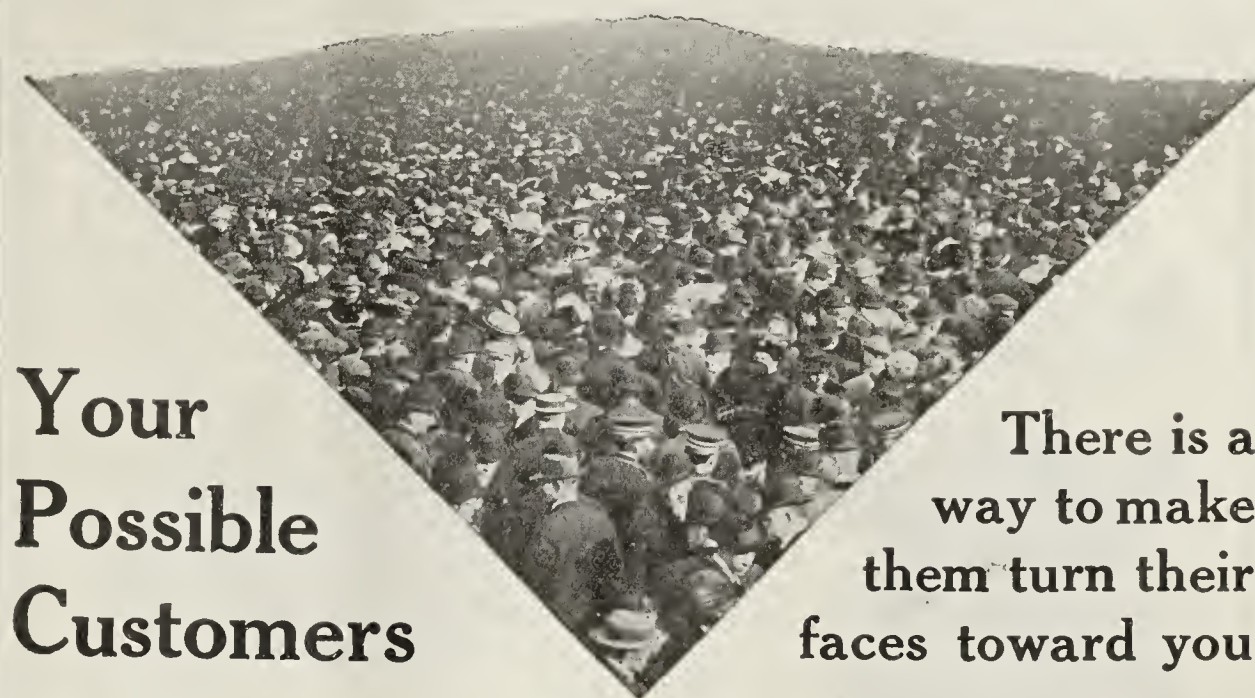
There are in the United States 250 firms engaged in the manufacture and adjustment of artificial limbs. Few if any of them employ salesmen, but aside from their acquaintance with local physicians, these people rely almost entirely upon clippings for their "prospects." These cover information regarding accidents, and personal injury of every description. The same mass of information is also sold to certain classes of lawyers—the brand commonly known as "ambulance chasers"—who take with the injured ones the possibilities of successful damage suits.

One day a typhoid epidemic broke out in Missouri town. A few days later the town was deluged with letters from a testing laboratory in Chicago, suggesting the necessity of a chemical analysis of drinking water from time to time. This did not just happen." Some clipping bureau had a pending order from the laboratory to send them news items on just such cases.

Great disasters, like the recent floods in Indiana and Ohio, and the tornado in Nebraska, keep the clipping bureaus working overtime. These special orders come from a wide variety of concerns—builders, dealers in building materials; people who have money to loan; insurance companies—both those who are carrying large risks in the territory affected and want to follow the story of the disaster, and others who want to use incidents from these news stories to give their advertising a human interest appeal; wholesalers and manufacturers who are carrying large accounts in the district and want to get a line on the probabilities of loss, or who want to plan the routes of their salesmen in conformity with conditions in the stricken territory; men and women who want to know the fate of loved ones.

Patrons of a clipping bureau may keep in touch with any and every phase of humanity from the cradle to the grave. In it, information regarding births, marriages and deaths is perhaps more in demand from a greater variety of sources than in any other kind. Just to illustrate: furniture houses promote their business by attaching marriage notices and items regarding new arrivals in their territory; birth notices serve as a basis for a large part of the business in baby carriages, infant foods, and the like; and obituaries bring business to the dealer in memorial cards and monuments.

Technical, trade and class publications have persistent users of clippings in all departments. The editor uses them either as news items which he can lift bodily, or as giving him a line on good "stories" which



Your Possible Customers

There is a way to make them turn their faces toward you

If you will get in touch with those thousands of possible customers and tell them your story in a personal way, many a new account will go into your ledger. *Get after them through the mails with the Multigraph.*

Whether you do any other kind of advertising or not, direct-mail work is essential to successful selling.

It is personal in character. It follows a list of known individuals. It keeps on quietly and persistently, month after month, year after year.

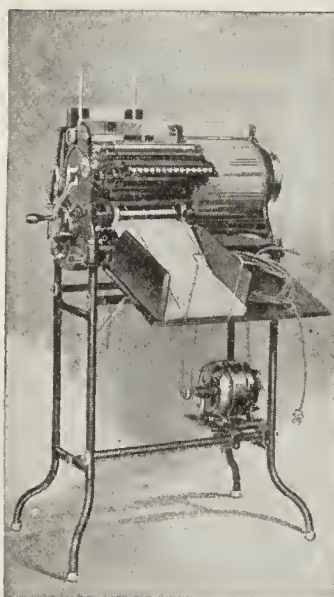
It calls on prospects, gingers up salesmen, enthralls dealers.

With Multigraph equipment you can use the most convenient, economical and efficient methods of direct-mail work.

Convenience—The Multigraph occupies but a few square feet of floor space. It is easily operated by your own employee. It turns out typewriting and printing at high speed. It gives you results when you want them, at short notice, in any quantity, without delays, complications or confusion.

Economy—The Multigraph reduces the cost of ordinary typewriting and printing from 25% to 75%. This saving not only often pays for the machine in a short time,—but, what is more, increases one of the greatest advantages of direct-mail advertising—its low cost compared to other selling methods.

Efficiency—Multigraph typewriting is so perfect that the business world now says "Multigraph letter" where it used to say "Form letter".



THE MULTIGRAPH
Produces real printing and form-typewriting, rapidly, economically, privately, in your own establishment

Multigraph printing is in real printer's ink, permits the use of two or more colors, and (by using electrotypes) the reproduction of any face of type, line cuts, borders, etc.

Let us help you investigate your need of Multigraph selling help. The investigation will cost you nothing, and we promise that you can't buy a Multigraph unless you need it.

The American Multigraph Sales Co.

Executive Offices, 1804 East Fortieth Street

Branches in Sixty Cities. Look in your telephone Directory

Cleveland

European representatives: The International Multigraph Co. 59 Holborn Viaduct, London, Eng.; Berlin, W-8 Krausenstr., 70 Ecke Friedrichstr.; Paris, 24 Boulevard des Capucines.

At the left is the Multigraph Complete Unit which produces real printing and real typewriting at high speed and low cost.

What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, *written on your business stationery.* We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.
1804 E. Fortieth St., Cleveland

Printing:

- ☐ Booklets
- ☐ Folders
- ☐ Envelope-Stuffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Stuffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms

he can secure later, either personally or by correspondence; to the advertising man they furnish the names of men who are getting ready to market new products, and to the circulation department they give names which can be circularized for subscriptions. One circulator of a class journal has more than doubled his subscription list in this way. His publication caters principally to retail dealers in office supplies, typewriters, specialties and office furniture. He has a clipping service of advertisements in local papers covering this class of goods. Then

he writes a bright personal letter to the advertiser, congratulating him on his enterprise and suggesting that such a man will surely be interested in such a publication as he is getting out and a copy of which he has taken the liberty of sending.

Manufacturers of fireworks call for advance information regarding special or holiday celebrations by cities, towns, villages, lodges, churches, etc.

Several of the dealers in theatrical supplies and concerns renting costumes get clippings on the organization of amateur

One Single Motion Writes Your Check Unalterable

With only four Peerless Check Writers the Grand Trunk Railway writes at Montreal each month 35,000 checks in three days' time.



Such feats are easy for the Peerless Check Writer because the Peerless protects your checks as it writes them.

«GND» TWELVE DOLLARS SIXTY CENTS «GND»

It writes any amount to the exact cent. One swift motion prints, shreds and indelibly inks each word. Gives complete protection, and saves time and labor besides.

The proof lies in use. Standard Oil uses eight Peerless Check Writers, United Shoe Machinery seven. The First National Bank of Boston uses six Peerless, the National Shawmut Bank three. The story is the same the country over.

THESE HAVE ADDED MORE PEERLESS

U. S. Steel Corporation
U. S. Government
Standard Oil Company
Canadian Government
Corn Products Refining Co.
Lehigh Valley Coal Co.
Pennsylvania R. R.
Aetna Life Ins. Co.
Barrett Mfg. Co.
Canadian Pacific R. R.
The Gorham Company
U. S. Trust Co., Washington
Montgomery, Ward & Co.
Southern Pacific R. R.
H. B. Claffin
Utah Copper Co.
Marshall Field & Co.
Northern Trust Co., Chicago
London & Lancashire Ins. Co.
J. G. White & Co.
Am. Smelting & Refining Co.
Western Electric Co.
Others everywhere
have done the same

The thousands of Peerless Check Writers in use turn out each day hundreds of thousands of checks and drafts protected to the cent, at a saving in time and labor which quickly pays for the machine.

This is the Peerless Check Writer

«GND» TWELVE DOLLARS SIXTY CENTS «GND»

Imprint and Trade Mark

The Peerless is fully guaranteed, but better than its guarantee. Ask any user about the Peerless and the way we stand behind it.

Peerless offices in thirty cities are established to enable you to try the Peerless Check Writer in your own place of business, under your working conditions, operated by your own draft clerk or cashier. It will pay you to investigate.

SEND THIS COUPON NOW

The Peerless Check Protecting Co., Rochester, N. Y.
Gentlemen:—Kindly tell me what the Peerless Check Writer will do for us in time saving and protection.

Name

Address

Peerless

Check Protecting Company

Rochester, - New York

dramatic clubs or the giving of plays by social clubs, lodges, etc.

News of all classes of accidents are in constant demand. A disastrous railroad wreck, for instance, is said to be due to an open switch. This will be seized upon by the makers of safety switches as a means of calling attention to the value of their device. In one instance the maker of an elevator safety appliance designed a booklet, each left-hand page of which reproduced the headings and first few lines of articles in newspapers describing accidents

which his device would prevent. This advertiser realized that there is no better or more convincing evidence in the mind of the average man than the clippings taken from disinterested newspapers which record such incidents without prejudice, as a part of their daily business. In some cases clippings of this kind have been used to work up state-wide campaigns for the passage of laws to prevent accidents; for the passage of such a law means the compulsory purchase of a large quantity of safety devices.

Any information about automobile users

is in demand by manufacturers of automobiles and accessories. An autoist in Wisconsin had quite a serious accident one day, due to the skidding of his machine. A few days afterward he received a letter from a concern in New York which manufactures an anti-skidding device, telling him just how this device would have prevented the accident. It was not a form letter, but showed an intimate knowledge of the particular circumstances—gained of course from a newspaper clipping. And the best justification of this sales system is the fact that this Wisconsin man now has his machine equipped with this particular device for the appeal came to him just when he was in a position to give most serious thought to the subject.

An European automobile tour concern buys news regarding people who contemplate a trip to Europe and then tells how they can best enjoy the trip. Large banks buy the same kind of service and then attempt to sell the prospective traveler their travelers' checks.

Banks likewise get service of new incorporations and solicit their deposits, and banks in metropolitan centers get also reports on the opening of new banks in other cities and endeavor to get their business.

Railroads also get clippings of those who are contemplating trips of any kind, and follow them up with personal letters and printed matter showing the advantages of that particular road, especially if the prospective traveler is in highly competitive territory. The same tactics are employed by health and pleasure resorts, who in this way get names of invalids, or those who are going away for rest, health, pleasure, change of climate, etc.

The freight departments of the railroad get items which look as though they might lead to freight haulage, such as the establishment of new factories, the contemplated construction of large public works, the moving of business concerns from one town to another, and the like. Clippings are also used to supplement commercial reports, government bulletins, and reports from local agents, on crop prospects and general business conditions in a railroad territory.

An electrical machinery manufacturing concern in Wisconsin took the most complete clipping service available on the building of new plants and destruction of old ones, and kept accurate record for a certain period of the cost of business it brought in. They had quite a force of stenographers and an elaborate follow-up just for this information and secured nearly \$300,000 of new business at a selling cost of approximately 5 per cent.

A firm constructing filtration plant

takes news service regarding sickness in factories and institutions caused from impure water.

A manufacturer of a hog cholera remedy is naturally interested in any news of the appearance of hog cholera in various parts of the country.

An electro-medical institute opposed to the use of the knife in surgery and advocating electrical treatment gets special service regarding surgical operations of all kinds.

A manufacturer of disinfectants gets all information possible on the construction of new hospitals and extension of old ones, also regarding buildings declared unsanitary. In the latter cases he solicits the business of making them pass inspection.

A well known doctor who is a specialist in the treatment of cataract gets items regarding anybody suffering with or being treated for this disease. This is for the purpose of investigation and not with a view of securing new patients.

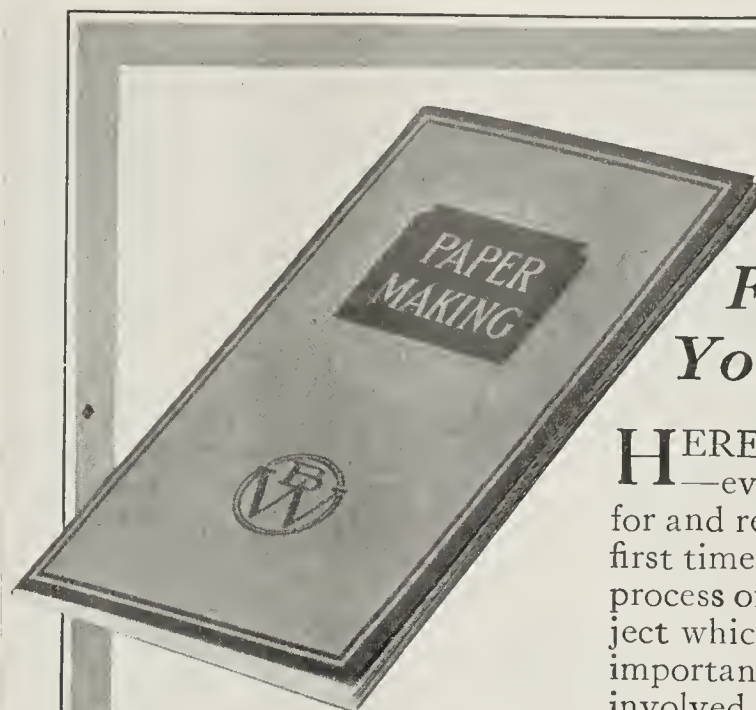
A company making a sanitary paper container for canned vegetables, fruit, condensed milk, etc., takes clippings regarding legislation bearing on the subject, also covering reports of sickness through the use of ordinary canned goods.

No information is too unusual for a clipping bureau to furnish, and the use to which it is to be put is not always apparent. A large Chicago hotel takes a clipping service covering comment and news of any kind regarding the tango, and other new-fangled dances of the day. Very likely this is to ascertain the popular approval or disapproval of these dances, and to decide whether they should be permitted in its ballrooms.

A Chicago woman some time ago won a valuable prize in some puzzle contest. So encouraged was she that now she and her husband take a clipping service to cover all prize contests of the puzzle and guessing nature and are making a regular business of their solution.

Local commercial associations get information valuable to them—of factories or businesses seeking new locations, conventions, what other cities are doing along progressive business and municipal lines, and what of good or bad is being said of their own city. A number of them are also taking a service covering knocks at the mail order houses, whether it be in print or in the form of cartoons. In the same way they are interested in anything along the line of a boost for home industries.

A travelogue lecturer gets items regarding churches, societies and woman's clubs which want to raise small sums of money, then offers his services. One concern mak-



YOU Need this Free Book In Your Business

HERE is a booklet that you—everybody—should send for and read. It explains for the first time the generally unknown process of paper making—a subject which, because of the vital importance of the commodity involved, has always held a live and curious interest for practically everyone.

Apart from its highly interesting character "Paper Making" has a marked educational value, in that it teaches the reader things about paper that will not only broaden his mind, but will also enable him to purchase his ledger and stationery stock with the same degree of intelligence that he exercises in buying other articles for every-day use. Incidentally it serves to protect him against inferior papers by arming him with the argument of quality as exemplified in

BYRON WESTON LINEN RECORD PAPER

Tests Higher than the Government Standard

For nearly half a century this paper has been the accepted standard of quality and permanence. The high-grade materials and advanced methods that characterize the manufacture of Byron Weston Record and Ledger Papers also make for the superiority of **Defiance Bond** for correspondence, checks, drafts, policies, etc.

In view of the fact that the edition of "Paper Making" is limited, we suggest that you let us send you a copy now of this remarkably instructive and entertaining booklet. Please address Dept. K.

BYRON WESTON COMPANY

DALTON

"The Paper Valley of the Berkshires"

MASS.

ing motion picture machines takes items regarding churches, pastors, schools, teachers, etc., where there has been an opinion expressed in favor of the use of motion picture machines for religious and educational purposes. Some of the colleges are taking reports of high school and academy graduations and then attempting to create sentiment among the graduates in favor of a course at that particular college. Even charity organizations use clippings, getting comment on and information regarding charity and sociological methods and affairs,

also names of local philanthropists and charity contributors for their own mailing lists.

It is also reported that a well known baseball manager has made a practice of securing clippings of newspaper and magazine articles relating in any way to the accomplishments or peculiar characteristics of all professional players throughout the country, and especially those belonging to opposing teams. In this way he has been able to secure and direct his own players to the best possible advantage.



Where the giant locomotives are erected.



Shavings being peeled off from

Vocational Training

By John



Anvil and hammer is the lot of the new apprentice.

WHILE almost every educational institution in the United States is grappling with the question of its advantages at Montreal, where in the Angus shops, all the locomotives are given a course of fundamental training which holds unlimited possibilities. The educational possibilities offered, for the railroad donates ten years' tuition, tenable for four years at McGill University, Montreal, to sons of employees by the company and placed upon its payroll.

Perhaps twenty years hence the inexperienced, self-conscious youth just entering the company will be president of the company. But whether the finger of Destiny points this way or not is of value to him later as a railroad builder or operator. After his training in the shops of shop mechanics, for there are many shops where he can see in the practice of engine and locomotive car, and learn all the ins and outs of railroad equipment.

It is to the thoroughness of the training of its apprentices that the Canadian Pacific Railway Company has appropriated \$100,000,000 for Canadian development. By recognizing the possibilities of greater mental and manual efficiency, it gives to the world the best that it can.

With the single exception of the Pullman Company in the world. At present it operates its dining-car kitchens from its own supply of food, serving 30,000 persons from Halifax to Vancouver, 90,000 meals per diem on a five and a half day trip. The sleeping cars were made up in a single train which would be fourteen miles long, and would give occupancy



Wheels by the thousand lie in rows on the ground in the wheel foundry.



Huge pincers are used for



1 in the Canadian Pacific Shops.

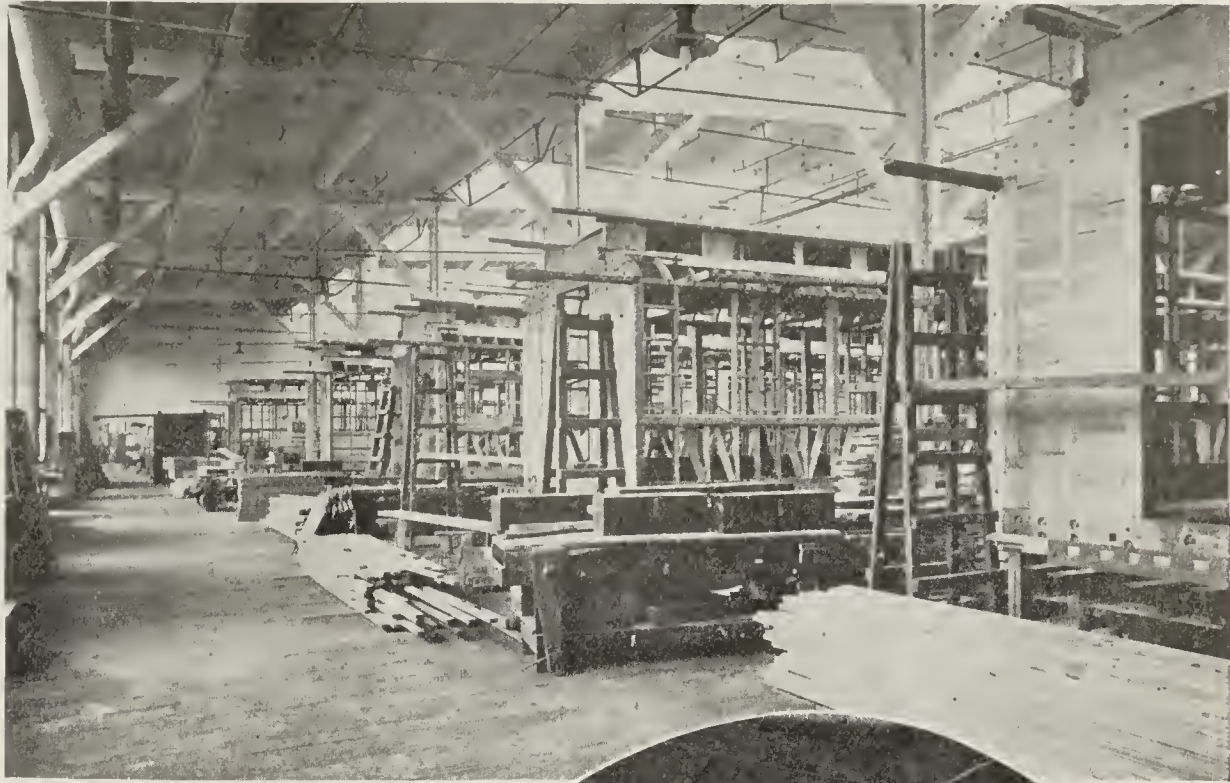
ing Up-to-date athnotte

the vocational education problem, Canada has a practical working exemplifica-
and cars operated by the Canadian Pacific railway are constructed. Here young
opportunities. Nor does the consideration for future mechanical efficiency
ships in courses taught there by special instructors, and two scholarships each
ing vacation periods the holders of the latter scholarships are given employ-

upon a preparatory course will be superintendent of these works, or possibly
his apprenticeship course includes instruction in every actual and related thing
successfully mastered all the primary requirements, he is initiated into the mys-
construction, every part which goes to the making of the modern standard

cific Railway attributes much of the success that has enabled it recently to
of Canada and her people—and by training many of her citizens-to-be to
herefore only the best can accrue back to it.

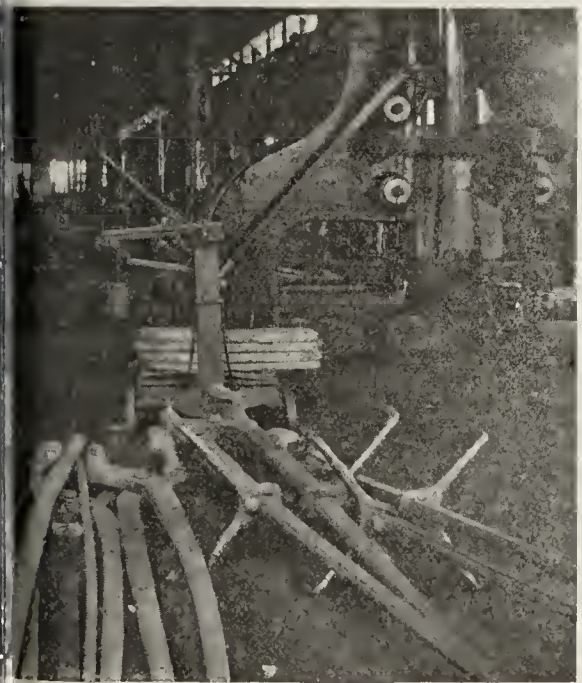
ny, the Canadian Pacific is the largest sleeping
sleeping, parlor and dining cars and supplies
The company could transport an army of
ch person a berth to sleep in and supplying
ey across the continent. If the dining and
omotive between each ten cars the train would
more than 3,000 attendants.



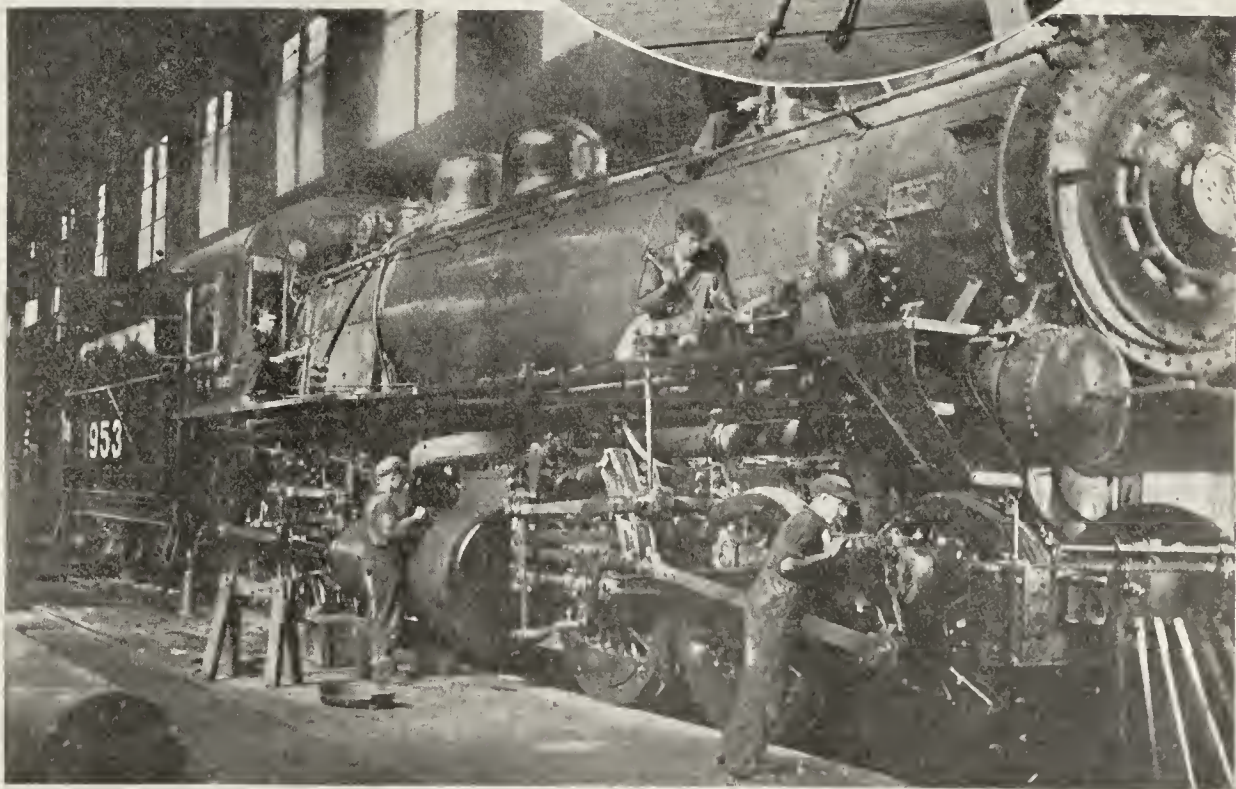
Passenger cars in process of construction



Where the passenger cars
get the finishing touches.



things hot and heavy.



The iron horse getting curried in the repair shop.

Get Your Canadian Home From the Canadian Pacific



The Home Maker

WE will make you a long-time loan—you will have 20 years to pay for the land and repay the loan—you can move on the land at once—and your Canadian farm will make you independent.

20 YEARS TO PAY

Rich Canadian land for from \$11 to \$30 per acre. You pay only one-twentieth down—balance in 19 equal annual payments. Long before your final payment comes due your farm will have paid for itself over and over. This advertisement is directed only to farmers or to men who will occupy or improve the land.

WE LEND YOU \$2000 FOR IMPROVEMENTS

The \$2,000 loan is used only for erecting your buildings, fencing, sinking well and breaking. You are given 20 years in which to fully repay this loan. You pay only the banking interest of 6 per cent.

Advance of Live Stock on Loan Basis

The Company, in case of approved land purchaser who is in a position and has the knowledge to take care of his stock, will advance cattle, sheep and hogs up to the value of \$1,000 on a loan basis, so as to enable the settler to get started from the first on the right basis of mixed farming. If you do not want to wait until you can complete your own buildings and cultivate your farm, select one of our Ready-Made farms—developed by C. P. R. Agricultural Experts—with buildings complete, land cultivated and in crop, and pay for it in 20 years. We give the valuable assistance of great demonstration farms—free.

This Great Offer Based on Good Land

Finest land on earth for grain growing, cattle, hog, sheep and horse raising, dairying, poultry, vegetables and general mixed farming, irrigated lands for intensive farming—non-irrigated lands with ample rainfall for mixed and grain farming. These lands are on or near established lines of railway, near established towns.

Ask for our handsome illustrated books on Manitoba, Saskatchewan and Alberta—mention the one you wish. Also maps with full information free. Write today.

I. B. THORNTON, Colonization Agent

Canadian Pacific Railway

Colonization Department

112 W. Adams St. Chicago

FOR SALE—Town lots in all growing towns—ask for information concerning Industrial and Business openings in all towns.



STANDARD TYPEWRITERS \$10.00 and Up

All the best makes, Smiths, Remingtons, Oliverts, Underwoods, etc., etc., visible and otherwise, at from 1-2 to 1-3 manufacturer's prices. 500 typewriters at \$10.00 to \$15.00.

FULLY GUARANTEED 2 YEARS

Send today for catalogue and full details of our liberal offer. Write now. Dept. D.

Dearborn Typewriter Exchange

314 Monadnock Bldg.

CHICAGO, ILL



THIS BOOK IS FREE

Follow its instructions and add \$15 to \$25 weekly to your present salary or income. Start during spare time. Build up a profitable, permanent Mail Order Business of your own. We show you how. No canvassing. Experience unnecessary. Our new ideas and plans bring the money. Write for book "Mail Order Success" today and become financially independent.

PEASE MFG. CO., Inc.

Dept. A-8, 70 Broadway, Buffalo, N. Y.

The Making of a Traffic Manager

*How a Wide Awake Young Man Prepared Himself
for a High Salaried Position*

By H. A. C. Taylor

FIVE years ago, as rate clerk in the general freight office of the B. & O. in New York City, the subject of this sketch was earning a salary of \$85.00 per month. Today, as Traffic Manager of a large western commercial house, his salary and bonus reaches between \$3,600.00 and \$4,000.00 per annum and there are bigger things in sight.

The same opportunity is open today to any bright young fellow with a determination to succeed, but we will let him tell the story in his own words.

As a permanent proposition a rate clerkship at \$85.00 per did not look very much to me. I could see no immediate advancement or chance of promotion under the existing regime and I made up my mind to quit the railroad business for a more lucrative. In fact, I had prepared my resignation and was about to accept an office clerical position with a big publishing house, when the "bright light" came and I awoke to the opportunity within my grasp. From being a disgruntled cog I became an active "live wire" with a definite ambition in view and a profound determination to reach up to it as quickly as possible.

One of my duties was the care of chance callers during the noon hour when the regular quotation clerk, "kick receiver" we called him, was at lunch. People would often drop in during that hour for a rate or to make inquiry about a shipment of freight, to register a complaint, or any one of the hundred and one problems that arise in the shipping, handling and forwarding of commercial traffic.

Nearly the whole noon hour was spent one day with a fussy old party whose lack of knowledge of traffic matters was ludicrous. His firm was a large shipper, too, depending entirely on the carriers to route

and forward promptly without advice as to the requirements of his shipments, paying no attention to the way it was handled until some vexatious question arose.

After listening to his woes and self-com-miseration that freight shipments required so much attention and looking after when they should run themselves, I asked him a plain question to get rid of him:

"Why don't you put someone in to take care of your freight matters for you?"

I had no thought that he would take it seriously, nor was my remark more than an idle one, but the way that man gobbled the idea was an inspiration to me.

"Where can I get the right man?"

I suggested Lou Connelly, our chief rate

man who might suit him as he was well up in rates both domestic and foreign, and had several years experience in general railroad work.

The way he went after Connelly took my breath away. Before the month was over he installed Connelly with his house as



Our only salvation was to make contracts direct with the carriers and study the situation first hand.

Traffic Manager at \$150.00 per month, in full charge of all traffic details, and with the inducement of higher salary and an assistant as soon as the department proved its value.

It was a wise move for that shipper. Connelly saves thousands of dollars for his house each year, through the knowledge he brought to bear on that end of the business. He also relieved that man of those details so that he could give his time to executive problems.

It opened my eyes and changed my whole course of thinking. Here was my chance. The big opportunity. Was it possible that I had contemplated giving up a line that held out such alluring prospects? It was not yet too late to re-adjust my ambition.

Eagerly I turned to my work, fairly bubbling over with enthusiasm and the desire

to fit myself for a like position. What Connelly had done I could do, and just a little bit better. From \$85.00 per month I made up my mind that nothing short of filling in the figures myself would suit me.

Reviewing the time I had been with the railroads in freight work it dawned upon me that commercial firms were gradually awakening to the importance of proper supervision of freight forwarding, and that to retrieve their laxity of the past, were picking up likely rate men and putting them in command of traffic affairs. I now recalled to mind friends of mine from other offices who had accepted such positions, but at that time the significance of this did not strike home to me.

The condition is even more acute now than it was five years ago, and today there are not enough men, versed in traffic matters and grounded in Interstate Law, to fill the positions. I lost no time in starting to fit myself to grab the opportunity when I was ready to look for it. I studied freight rate schedules and the laws governing interstate commerce and absorbed every scrap of information I could extract from those conversant with traffic matters. I eagerly welcomed the chance to ferret out the details of the conditions surrounding any particular shipper's business I was brought into contact with.

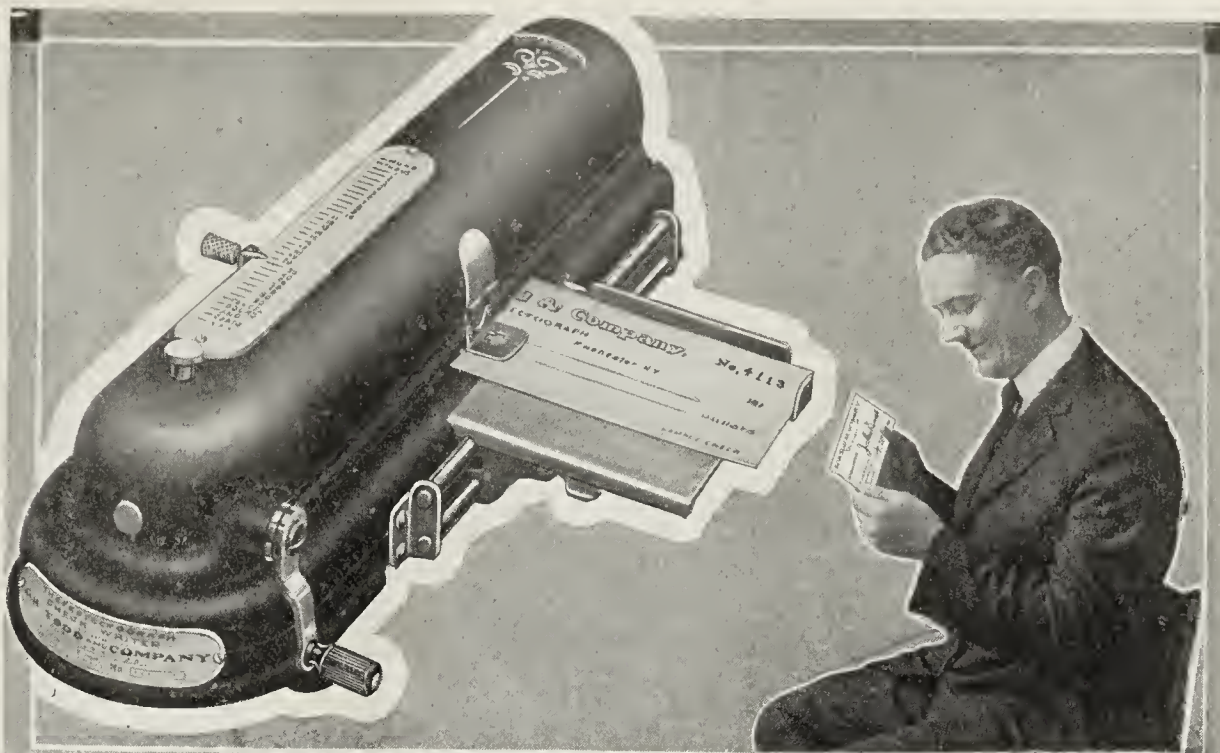
Most of my evenings were spent learning by heart and tabulating Tariff Circular 18A, issued by the Interstate Commerce Commission, which is the fundamental law governing interstate and intrastate commerce in this country.

Freight rates were my particular study, and many were the tough "combinations" I worked out, always having that traffic manager's job in view. I assimilated the "rules and regulations" applying on each particular tariff and I gradually overcame rate problems and intricacies far beyond the ordinary rate man's conception.

I took special pains to elucidate traffic questions for commercial houses and I evolved many card systems for simplifying and adding efficiency to their work.

I took a course in commercial law in a night school as I felt sure the combination of the two, the commercial and the interstate commerce laws, would give me just that much of an advantage in my future position.

A step of promotion put me in command of \$100.00 per month and the chief rate man's desk. This spurred me on to greater efforts and I was impatient of the hours spent in routine work when there was so much to learn of the transportation game. The more I studied it the deeper its ramifications became, but I managed to get a little relief from my perplexities by thresh-



*** FIFTEEN DOLLARS TWENTY SEVEN CENTS

SAVES TIME

HERE is a little machine that writes and protects checks 25 or 50 per cent. faster than any other method.

It saves time enough to repay the cost of the machine every 6 months or so (to the average business.) The business-like appearance and legibility it gives to the amount of your check is in itself worth the cost. No check written by this machine can possibly be raised—and that may save your bank account. Even the man (or woman) who never writes a check except to pay the grocer's bill is on the danger line without this

If you do not realize that every unprotected check you sign carries the possibility of being raised and wiping out the last dollar in your bank account, then let us remind you that there is at least Fifteen Million Dollars of loss on bogus checks yearly. When a crook gets hold of your check for a dollar or two he has your official bank signature—he leaves that, changes the amount to suit himself, and your bank has to honor it—pay the cold cash right out of your account. If your neighbor has suffered, he wouldn't tell you—his pride and business credit are at stake.

Protectograph Check-Writer

stroke, fast as your hands can move. Each word is cut into shreds and indelible ink is forced through and through the shreds under heavy pressure. Any attempt to alter the amount of the check destroys it and makes it worthless. The amounts are written in blue—denominations in red, plain as print. This makes mistakes impossible in reading the amounts.

If you saved only 15c to 25c a day in time (we will demonstrate that) this little machine would pay for itself in a few months.

Write us and we will send you a new book by Detective Burns on the subject of Check Raising, showing "horrible examples" of the clever work of check raisers. Pin the coupon to your business stationery, because banks expect us not to furnish this "confidential" information except to responsible business men who are entitled to know the dangers of signing unprotected checks. With it we send you samples of the beautiful work of the Protectograph Check-Writer.

It will please you and may save your bank account

G. W. Todd & Co.

1127 University Avenue
Rochester, N. Y.

Branch Offices and Salesmen in 100 Cities.

Manufacturers of the Protectograph (nearly 250,000 in use) which stamps this familiar line—



NOT OVER THIRTY DOLLARS \$30.00

Free

Please mail to address shown on letterhead, samples of Protectograph Check-Writing, and the book by Detective Burns.

Name _____

To G. W. Todd & Co., Rochester, N. Y.

Bus. 11-13

ing out the problems that bothered me with friendly traffic officials and commercial traffic men whom I met after joining the New York Traffic Club.

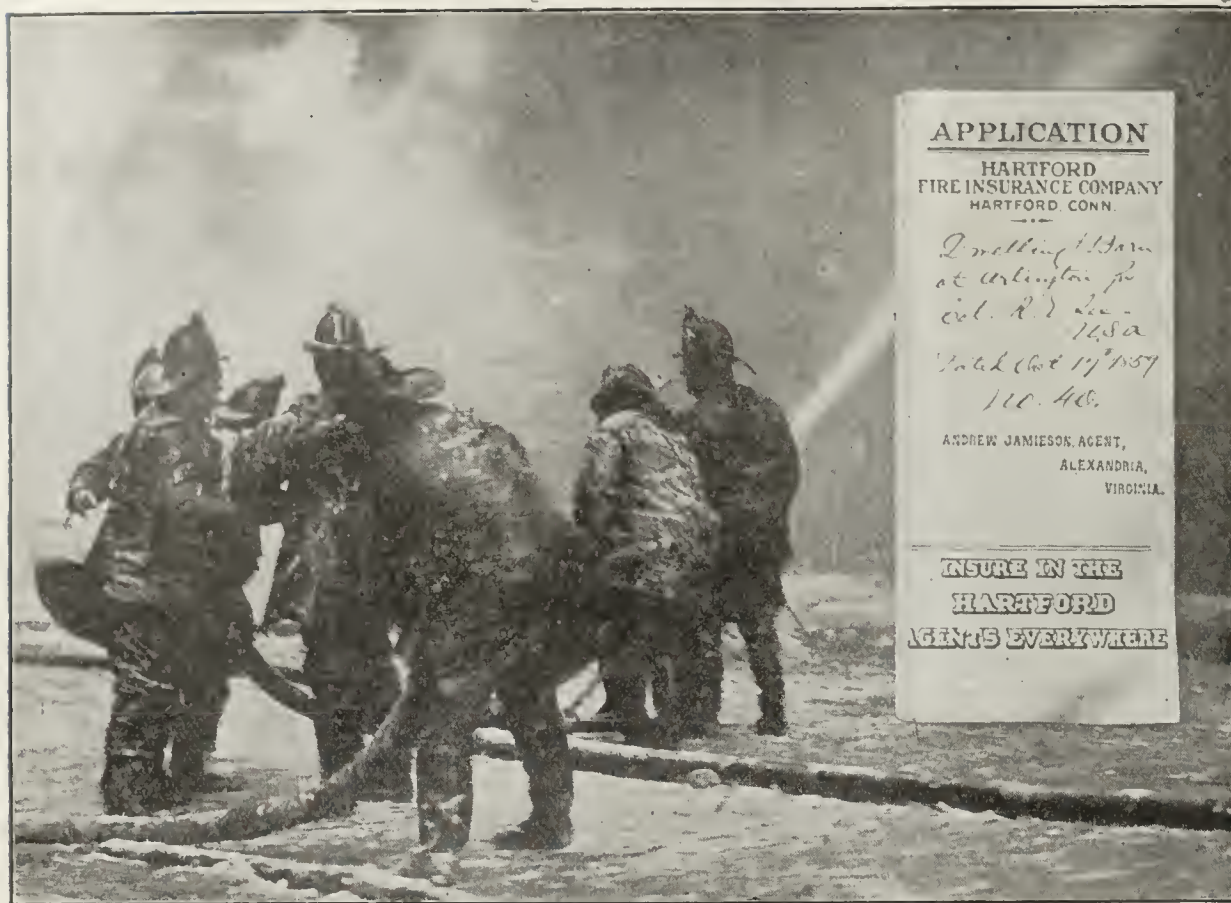
I soon found out, however, that there was a vast amount of purely superficial knowledge where there should have been sound perception of the basic principles governing the one largest individual industry of the world.

I gradually improved my knowledge and began to feel that I was getting near my goal, which happened to be a shipper in the west who was doing a large export and

import business, besides gradually branching out after a share of the domestic trade.

As chief rate clerk I had little difficulty in opening up a file of correspondence with this firm and gradually gained their goodwill by trite suggestions in connection with their export shipments which saved them overcharge and showed them how to consign to a different port without the commission and extra rate charged by a forwarding company.

So when the president of the concern came to New York on his way to Europe I showed him that I could handle his freight



APPLICATION

HARTFORD
FIRE INSURANCE COMPANY
HARTFORD, CONN.

2nd Street, Boston
at Arlington St.
Oct. 27, 1913
Total amt \$17,000
110.40.

ANDREW JAMIESON, AGENT,
ALEXANDRIA,
VIRGINIA.INSURE IN THE
HARTFORD
AGENTS EVERYWHERE

work out my own salvation, I did not tread on toes very gently during the time I was putting my methods into effect so as to dovetail with the other departments with which my work brought me in contact.

RAILROAD AGENTS—IMPORTANT.

Shipment OVERTAKEN ENROUTE, by tracer, may be prevented FURTHER DELAY, by agent at station where overtaken, detaching one of the following "DO NOT DELAY" stamps and applying to Way Bill covering shipment.

DO NOT DELAY
THIS SHIPMENT
IS FOLLOWED BY A
REGISTERED TRACERDO NOT DELAY
THIS SHIPMENT
IS FOLLOWED BY A
REGISTERED TRACERDO NOT DELAY
THIS SHIPMENT
IS FOLLOWED BY A
REGISTERED TRACER

Devised a post card system for following a rush shipment through to its destination.

The first man to test my ability was the sales manager. We went into executive session at once. Together we worked out plans for furthering the progressive selling campaign he was about to inaugurate.

Before I left New York I had made it my business to examine the methods of such well organized sales departments as I was able to get next to and with the information so gotten I tried to formulate still better plans, knowing that the selling and the traffic were closely akin. Through the traffic department the sales force was able to enter new territory, establish net or delivered prices, guarantee delivery and increase the volume of business by retaining customers through proper methods in the forwarding of freight shipments.

Print Your Own Letters and Circulars With The NIAGARA MULTIPLE TYPEWRITER

LET THE NIAGARA HELP DEVELOP NEW TERRITORY—MAKE IT ASSIST YOUR SALESMEN

Did you ever stop to think how some men are hammering away on Efficiency in the factory and forget all about Efficiency in the office. Office Efficiency is just as necessary as Factory Efficiency, yet, the Manufacturer welcomes any new Factory cost cutting device and still allows the Office to run along in the same old rut. Why not endeavor to cut down this time killing, cost-increasing hand work in your office and install a NIAGARA MULTIPLE TYPEWRITER. As long as you do by hand that which machinery can do better, your office is not at its highest Efficiency. The Niagara is just as valuable an asset in your office equipment as the ordinary typewriter, dictating machine or Adding Machine because it does by machinery that which you are now doing by hand.

The office boy can strike off one thousand perfectly typewritten copies per hour and you cannot tell them from the personal kind. With the advance work of a good circular letter campaign produced at a very small cost, your salesman will land larger orders at less expense every time. You have the deal ready for closing when your salesman arrives. Not only in letter writing, but in the printing of numerous inside business forms, such as time cards, report slips, store house receipts, and innumerable other things necessary around your office or factory. You will find the Niagara a time and money saver.

Just to prove to your entire satisfaction the merits of this wonderful little machine, will you allow us to put one in your office free? THEN WRITE FOR OUR TEN DAY FREE TRIAL OFFER AT ONCE.

Specialty Salesmen: There are a few good territories open for specialty salesmen. If you want to establish a good paying, permanently profitable sales agency, write promptly—act now.

Completely
Equipped
with regular
12 point
Pica Type
Ribbon
Counter
Chases
Reglets
Ball Bearings
Cabinet
Stand
and all
Accessories.

NO
EXTRAS
TO BUY



MODEL "A"

Price \$100
Guaranteed to pay for itself
within a year if used
intelligently.

NIAGARA MULTIPLE TYPEWRITER CO., Sta-A, Niagara Falls, N. Y.

problems at an immense saving in dollars and cents, oversee the routing and forwarding, broaden his field of operations and open new markets in this country by my knowledge of the way to get the best that was to be gotten out of the railroad situation as it was at that time.

I gave him plenty of food for reflection during his trip abroad and it was a proud day for me when I bade good-bye to New York with the consciousness that I was now getting the start that would eventually consummate my ambition. It was up to

me to make good, but I was absolutely confident of being able to do that with the knowledge and learning I had acquired during the past two years.

I found that no attention had been paid to the proper routing and handling of the freight shipments or to the checking up of the bills for such service by the carriers, so I tackled matters with my coat off and established a systematic adjustment of the details so that every phase of every transaction passed through my hands. As I was given complete charge with instructions to

TRACER NEXT FORWARDED TO		Mr. _____ Agent _____ Ry. _____	
At _____ State _____			
Set I	A	B	C
REGISTERED TRACER No. 16505-1	WAY BILL NO.	DATE DELIVERED	DATE RECEIVED
	DATE	DATE	DATE
	DATE	DATE	DATE
	DATE	DATE	DATE
	DATE	DATE	DATE
No Exceptions to Articles and Condition Except as Noted Hereon.			
THIS INFORMATION FURNISHED		By _____ Agent (Per _____) Ry., at _____ Date _____	

The post cards are detached and mailed by the several agents as the tracer progresses.

Together, the sales manager and I, perfected my plan of a pocket-size, loose-leaf manual of rates to all points in the territories he proposed to cover, tabulated to show the "class" under which all the different goods the house handled would travel with the rates from basing points to destination. This would properly equip the salesman to go out and do business either on an F. O. B. factory or destination basis. This same manual showed the days actually consumed in delivery by the carriers from central basing points.

We then devised a postcard system for following a rush shipment through to destination. By it we received reports from every important point at which such shipment touched, showing arrival and time of turning over to connecting lines.

We carefully studied packing and crating our goods and I was able to suggest im-

provements there which would give me a chance to go before the Classification Committees on a reduction of the class rate applying on certain particular commodities.

My next session was with the purchasing Department and I had a hot time there for a few minutes. It appeared that they had been buying from a certain manufacturer on a delivered price F. O. B. our own mill, paying the same rate each year, as obtained when contract was first signed. The difference between the F. O. B. factory price and the F. O. B. our mill price was three cents per hundred higher than the legal published rate. We cut off that manufacturer's

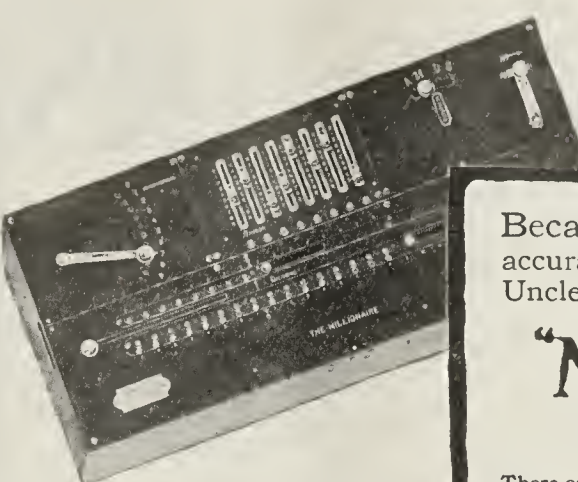
Station	State	Pro.	Date
FINAL REPORT	CAR No.	INITIALS	
REGISTERED TRACER No. 16505-1	Arrived	Unattached Postage remaining in tracer when mailed	
	Notified		
	Delivered	Cents.	
	Undelivered (Give Reason)		
	No Exceptions to Articles and Condition Except as Noted Hereon		
THIS INFORMATION FURNISHED	By	Agent (Per)	Date

They show the movement of shipments step by step and locate the carrier, station or agent responsible for lack of information.

source of revenue right there and suggested that if he wanted any more of our business he might refund us the overcharge we had been paying him all these years.

The purchasing department rather resented my interference, but knowing I was on solid ground I was not any too particular in letting them see that such practices would not go in future. I am inclined to think that the head of the department "stood in" on that over-charged rate as in a short while I dug up another one that was even worse and which had netted someone a fat picking for quite a while.

REGISTERED TRACER	
NO DELAY	No. 16505 -1 IMPORTANT
Forward by R. R. B. Mail to the last address shown below.	
MOVE	FILL IN ADDRESS PLAINLY—IN INK
1	
2	
3	
4	
5	
6	
7	
8	
9	
The Registered Tracer System is the outgrowth of over a quarter of a century of experience in both the Transportation and Traffic Departments, and is pronounced by experts to be practical, systematic and effective.	
AGENT AT DESTINATION—Return the completed tracer to the person to whom it is addressed, promptly, filing this envelope for future reference.	



Endorsed by the U.S. Government

Because of its broader adaptability, its accuracy and unequalled speed of computation, Uncle Sam has set his seal of approval on the

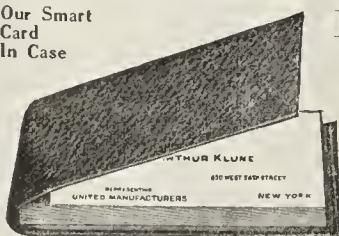
"MILLIONAIRE" CALCULATOR

Note this The "Millionaire" differs constructionally from all others—requiring only one turn of the crank for each figure in the multiplier or quotient. Without exception, all other calculators necessitate a turn for each unit of each figure.

There are now over one hundred of these machines in operation by the various United States Government Departments. In business houses where complex and extended computations are the rule—and where time saved means dollars earned—there is a need for this machine. Its possibilities are practically unlimited and the great resistance it offers to wear and tear makes it—in the end—the most economical calculator to buy. Write and arrange for demonstration. Our booklet sent on request.

W. A. MORSCHHAUSER, Sole Agt., Rooms 4039-4042 Metropolitan Bldg., New York

Our Smart Card In Case



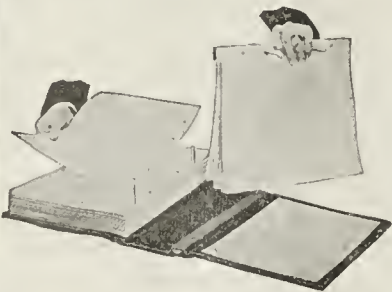
Business Economy in Cards

is determined wholly by the efficiency of the card. The best effect—the best impression is, of course, the best economy.

Peerless Patent Book Form Cards inevitably produce the best effect. That cannot be gained, therefore, they are the most economical card regardless of their comparison in price with the cheapest card. If you are not using them it is because you have not investigated their paramount advantages; because you have not given the subject the same careful consideration that characterizes your business in its larger phases. Send today for a sample tab and prove to your own eyes their uniqueness; detach them one by one and note their perfectly smooth edges. They are always smart, exclusive, correct, impressive and characteristic. Send today.

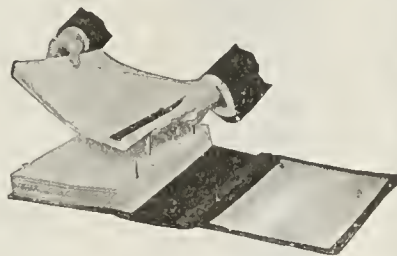
The John B. Wiggins Company Established 1858
Engravers, Plate Printers, Die Embossers
60-62 East Adams Street, Chicago

January First—Buy New Ledgers?



No New Ledgers to Open

Not if you had used Moore's **LOOSE LEAF LEDGERS**



Each account is all together in one place—No space wasted

Perhaps you never realized you can make a profit by saving time in keeping your office records. There is no system by which your accounts can be kept so compactly, so easily, and with so little time and labor as by

Moore's Loose Leaf Record Books

Every business necessarily requires its own particular system and record sheets ruled to meet its own requirements. We have been making special record sheets since 1839, and have over 70,000 customers. **LET OUR EXPERT ACCOUNTING DEPARTMENT** help you in laying out your record books. We make no charge for this service.

Mail the coupon today and ask for our FREE book, "Moore's Modern Methods."

JOHN C. MOORE CORPORATION

830 Stone Street - ROCHESTER, N. Y.

Makers of everything in the line of Blank Books, Loose Leaf Systems and Office Stationery. Send us samples of what you are now using and get our prices.

Please suggest a Loose Leaf Record System as per attached outline.

Name _____

Street _____

City _____

A freight export forwarder in New York City, handling all the shipments of our house with a manufacturer in Germany from whom we bought many carloads in a year on contract, was charging a rate of \$1.15 from Missouri River points to Hamburg.

The regular published legal rate from Missouri River to the Atlantic seaboard was 45 cents. I got a 22 cent ocean rate and an 18 cent inland rate from the German port to the interior.

When I broached this matter to the purchasing department I was told to keep my hands off and mind my own business, that this was an agreement established by the executive department several years ago and was all right.

I did not like that attitude so I determined to find out what the contract was even if I lost my job in doing so. I met with cold rebuff every time I made a move and I became convinced that I had tumbled on a case of graft in very big letters.

In writing to advertisers, please mention BUSINESS

"Go back to your hotel, mein frent, and hange your clothes."

"What's that? What do you ——," I began to sputter.

"Don't be offended. It iss the gustom f our country—one must dress for a business call. Nein?"

"I get you," and off I hiked to dress suit and top hat.

Say—the way that stiff-backed German soldier unbent when I again appeared before him in all the elegance of Fifth Avenue, must have injured his spine for it brought a smile to his face that was more like a look of anguish. He bowed so low he could look down his neck as he took my hand.

I found the man I had come all this way to see a mighty nice chap who smiled indulgently when later I related my experience at his door.

"It is a custom of our country and, pardon me if I say so, you really look the part now, coming as you do, a fitting representative of one of the largest individual shippers of America."

He was awfully stubborn on the question of rates, but as I had come a long way to gain my point I hammered and battered until I got a year's contract at a rate I had determined on.

Returning, via London, I dropped in on the man there from whom we buy many carloads in a year. It was about four o'clock in the afternoon and he was just going out, but he cordially invited me to accompany him.

"Where to?"

"For a cup-o'-tea, old chap."

"A cup-o'-tea? Good Heavens! You're grown up, aren't you?"

"A custom of our country, deah boy."

"Custom, eh? Oh, very well—I'll be a sport, too, but I must insist on one cup only—two might go to my head, don't cher now."

He laughed pleasantly and we had a very enjoyable hour in a quaint little tea-house in Cheapside. I made a contract with him for the ensuing year at very advantageous terms.

My trip to Berlin effected a very considerable saving on a business of over a million dollars a year with that country alone.

To improve routing and car-forwarding, I put our shipping force through a "course of sprouts" in traffic detail. I explained my system of car "follow-up" and each man knew just what to do were he thrown on his own resources. I had a likely lot of teeming men "coming on," each one in line for advancement, with a pretty fair knowledge of traffic detail which precluded the possibility of the traffic department ever becoming a "one-man" affair.

Order Your Business Stationery on **CONSTRUCTION**

White - eight colors
Three finishes



Envelopes
to Match

BOND

Nationally known as the paper that makes
Impressive Stationery at a Usable Price

Sold only in case lots direct to the most competent and responsible printers, lithographers and manufacturing stationers in the 180 principal cities of the United States and Canada. When you specify and secure Construction Bond you are not only assured the highest bond paper value obtainable at the price, but you are also sure of high grade work upon it.

Write us on your business stationery for the names of concerns in your locality who can furnish fine stationery on Construction Bond and we will also send you handsome specimen letterheads showing the various colors, finishes and thicknesses of Construction Bond.

W.E.Wroe & Company, Sales Offices 1006 South Michigan Avenue, Chicago

Proper organization gave each one of our traveling men confidence in the traffic department's ability to carry out any promises of delivery they might make.

The actual case of Crawford, our salesman in Texas, comes to my mind. "Happening in" on a merchant in Dallas he wrested a tentative order which he submitted to us in cipher.

The salesman of a competitive house has gotten the merchant's order for two carloads of stoves and hardware to be delivered on September 10th, in anticipation of a

large farmers' convention to take place there on the 12th. He took the order far enough in advance to insure ordinary delivery at the date specified, but his house was always slow on promised deliveries and in backing up the sales force.

Crawford's cipher message, dated the 6th of September, said that the order was ours if we could make delivery by midnight of the 10th, provided the other shipment did not come in by that time. Crawford paid no further attention to the matter, feeling sure that we would get the car there if we



Like Turning the Leaves of a Book

You find letters easily when filed vertically in

Weld's Solid Oak File

Holds 20,000 letters on edge for quickest reference. Built as strongly as glue, screws and interlocked joints can make it. Roller-Bearings, Follow-Blocks, Dust-proof,—all desirable features of more expensive files. Golden, Natural and Weathered finish. Made also 2 and 3 drawers high.

Weld's Swinging Stand

for typewriter, etc. May be attached to either side of any style desk or table. Increases desk room, occupies no floor space. Shown below on desk. Top 14x18 inches. Strong metal frame, does not vibrate. Black Enamel finish.

No. 421 \$1325

Freight paid—see note

Weld's Filing Desks

are Files and Desk combined. Your choice of 10 kinds of drawers for filing Letters, Index Cards, all business papers. Arranged to suit your needs. "A Complete Office On Legs"—any paper or card at your finger tips. Solid Oak, Top 28x52 inches. Roller bearing drawers. Handsomely finished. Made also with one pedestal. **FREE**—Catalog "F"—96 pages time and trouble saving office devices. Catalog "H"—two kinds sectional bookcases. Both free with Booklet "Filing Suggestions."

NOTE—Freight paid on cabinet and desk in Eastern and Central States. Consistent prices in West and South.

The Weld Manufacturing Co.

64 Union St., Monroe, Mich.

New York Office, 75 John St.

\$2300

Freight paid—see note

You Need Check Protection Ten Times as Much as Fire Insurance

Every check you send out can be raised by a few pen strokes.

The risk is so great that the insurance company that will give you \$1,000 worth of fire insurance for \$25, wants \$250 for \$1,000 worth of check protection.

Every check you send out not properly protected is a menace to your bank account.

Yet it is easily avoided, if you use a check protector that works by the macerating and inking system—that cuts the figures into the check and fills the cuts with ink.

The **New Era Check Protector** is the most effective and the **CHEAPEST** of the machines **THAT CANNOT BE RAISED.**

It costs \$10—a third of the price of any machine that does equal work and it is **ABSOLUTELY GUARANTEED**—its yearly upkeep is about 5c for a new inking roller.

\$10*

TEST THIS MACHINE AT OUR RISK. Pin a check or a bill for \$10 to this ad. and return to us. Try the

New Era

Ten days. If it isn't up to 100% of promise—send it back at our expense.



New Era Mfg. Co.

450 4th Ave., N. Y.



The Cook System as used in the Traffic Department of the Standard Oil Company at Chicago.

accepted the order under the proviso.

The two cars were loaded by midnight of the 6th, tacked on to a fast freight, and followed through to destination, delivery being made at the yards in Dallas by 4 o'clock in the afternoon of the 10th, and at one minute past midnight of that day the

merchant backed his wagons up to the car, accepted the goods and commenced unloading.

Our system of follow-up kept us in touch with that shipment all along the route, and we received telegraphic reports of its arrival and departure from every important point. At no one time was it "going it" alone. We furnished the master-hand guiding and pushing through to destination.

When one realizes that the shipping industry costs two billion dollars annually, of which shippers lose one hundred million dollars there can be no question as to the need of a proper supervision of traffic detail to protect the shipper's end of the trade and the opportunity exists today, in greater degree than it did five years ago, for the man who will take advantage of the positions that are opening day by day with those commercial firms that are getting "wise" to their interests.

WAYS and MEANS



Practical Methods for Improving Business Routine—Short Cuts That Save Time and Effort, Lessen Costs and Multiply Profits

Two Time-Saving Devices



of the operations being but a very few minutes for each person.

Many of these operatives are ignorant foreigners and could not be relied upon to make out a time ticket correctly, and after the trial of a number of different methods the device shown in the illustration was adopted.

AT THE RETAIL STORE of Marshall Field & Company in Chicago a large alteration department is maintained to make changes on the garments sold. Each garment usually has to go to several different operatives, for cutting, stitching, pressing, etc., the time spent on some

It is simply a telephone system, with the timekeeper at "central," the reports from the operatives coming to her over the wire. A 'phone is conveniently located for each four operatives, so that they can reach it without leaving their station. When an operative is given a piece of



In writing to advertisers, please mention BUSINESS

work she takes down the receiver and simply says, "36—974," which means that operator 36 is starting on job 974. The timekeeper enters the number on a card, stamps it with a time stamp, and places it in the rack before her. When the job is completed the operative calls up again, the card is taken from the rack, time stamped, and later charged up against the particular piece of work.

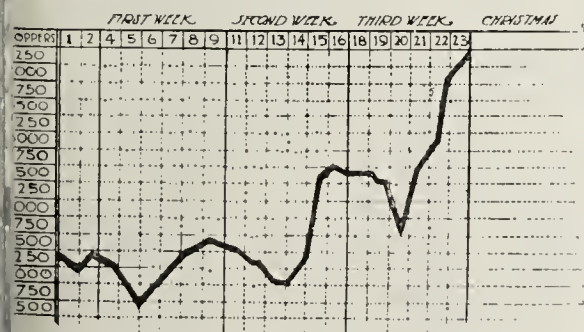
Another device, which is shown in the foreground of the illustration, has done away with six girls formerly employed to locate the fitters and bring them to the fitting room when customers came in. This consists of an ordinary numbered indicator, connected with the reception room, the numbers indicating the different fitters. When a customer comes in to be fitted, she calls for the fitter who has been customarily taking care of her, and the attendant presses the button corresponding to that fitter's number. The fitter is then located by call, by the girl at the switchboard; and as soon as she is found the switchboard operator presses a button, which releases the indicator and at the same time flashes a signal in the reception room to indicate that the fitter has been found and is on the way.

Diagram
to Draw
Early
Shoppers



BY THE USE of a diagram such as is used in business houses that have adopted scientific management, a Los Angeles retailer seeks to encourage early Christmas shopping. A novel use for one of the accounting devices is the display of this diagram in general advertising. The

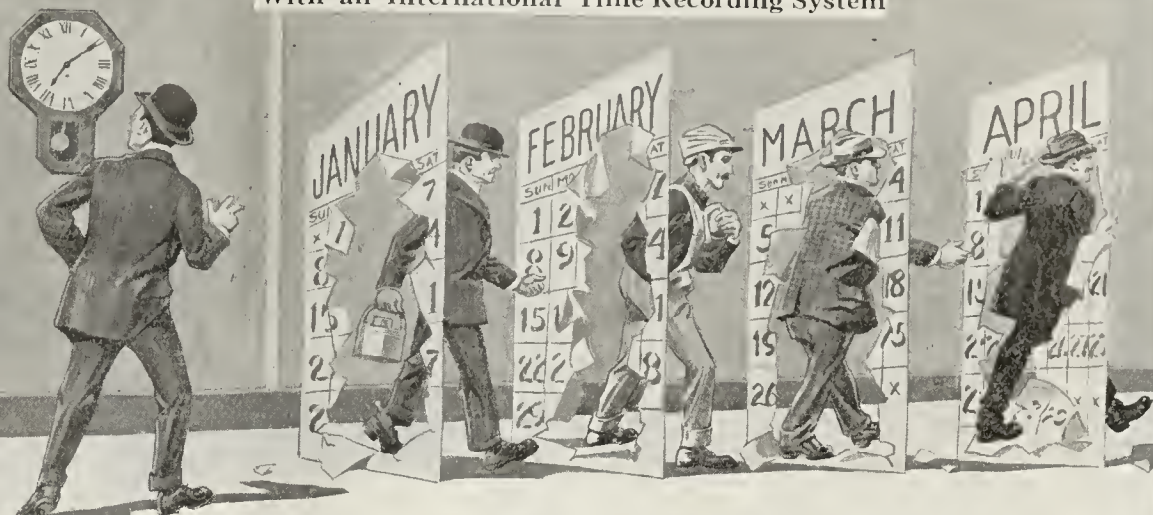
caption below reads, "The above reproduction, known in scientific business as a



'shopping Curve,' shows last December's shopping record week by week at ———'s. Note how the number of shoppers increases as the date nears Christmas. By doing your shopping early you'll enjoy better selections, more elbow room and more attention from the sales force." The man is said to have produced favorable results.

Time Losses Often Go On Month After Month—

When They Could be Stopped in as Many Hours
With an International Time Recording System



Time losses like those illustrated come under the head of waste that can easily be stopped. In other words, they are "preventable waste"—the thing which is so earnestly engaging the attention of conservationists in all fields of efficiency work.

Let us show you exactly how an

International Time-and Cost-Keeping System

will eliminate time waste in your business.

International Time Recording Co. of New York
Lock Box 972, Endicott, N. Y.

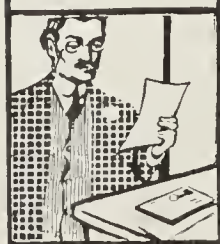
LONDON OFFICE:

International Time Recording Co., Ltd.
151, City Road, London, E. C., England

BERLIN OFFICE:

International Time Recording Co., m. b. H.
135-136 Alexandrinenstr., Berlin, S. W., Germany

Timely
Suggestions
in
Advertising



In writing to advertisers, please mention BUSINESS

SOME OF THE LARGEST CONCERNS in the country have long been taking profitable advantage of the full postage limit to enclose with their monthly bills and receipts sales letters and advertising announcements. The more conservative houses prefer the "timely sugges-

tions" form of enclosure. This consists simply of a neatly prepared leaflet that draws to the customer's attention merchandise suited to the season of the year; for instance, Spring styles are announced in the February mailings, wedding and graduation gifts are featured with the May, trunks and luggage with the June and Autumn styles and school supplies with the August bills; and so on throughout the year.

"Special sale" announcements are particularly adapted to enclosing purposes.

FOUNDED 1792



Broad protection and quick adjustment for your merchandise shipments

Every shipper needs indemnity that meets losses surely and promptly.

Our policy covers goods shipped on any railroad, ferry boat, river or lake steamer, or coastwise vessel, of the United States or Canada. It includes goods damaged or lost by fire, derailment, collision, stranding or sinking.

This is a safeguard you ought to have for all your shipments.

You can't afford to risk the perils of transportation when these forms of insurance protect so thoroughly and cost so little.
Write today for full information.

Insurance Company of North America

Walnut and Dock Streets, Philadelphia

Founded 1792

Capital \$4,000,000

Surplus to policy-holders, over \$8,500,000

Writers of Insurance covering:

Fire	Rent	Tornado	Leasehold	Use and Occupancy	Perpetual	Marine
	Automobile	Inland	Motorboat	Tourist	Parcel Post	Registered Mail



Parcel post packages insured in your own office

Quick, convenient, low-cost indemnity is secured by using our handy coupon slipped into your packages, or attached to invoice.

They protect you, up to \$150, against damage and part or entire loss from any cause, including fire, theft, and breakage; and cost only from 2½c to 10c, according to value of the goods.

The coupon stub preserves your record of the shipment.

Large shippers should investigate our plan of "Open" Policy.

Teeth Filled,
While Your
Pay Goes
On



Teeth are filled, pulled and crowned; in fact, treated in any way that will help to keep the person in good physical condition. The object of the company is not philanthropic. It was found out long ago that when an employe is suffering from toothache or his teeth need professional attention he cannot work as well until the teeth are attended to by a dentist. Having learned this, the firm has set about to furnish a parlor, hire a dentist and send him a large number of patients. The chief surgeon of the packing plant keeps his eyes open for persons who are ill. If examination proves their illness is due to some trouble of the teeth, they are sent to the firm's dentist. Their pay goes on while they sit in the chair. The manager of the concern says—"The patients come back to work with new vim and vigor. Not only do they feel better—and of course, we are glad for that—but they work better and harder, and consequently the wages we pay them net us more. Each department in the plant has certain days set aside for dental treatment, which is given gratis in every case.

"Nerve" Kept
Up By
Frequent
Sales



MANY SALES MANAGERS who are sending salesmen out on the road realize the depressing effect which poor business days have upon these men, and consequently they do everything in their power to have just a few such days as possible. Especially are these "off" days like

to occur when the article being sold runs up into a fairly high figure; and one of the expedients sometimes resorted to, to avoid these days of seeming failure, is to provide the salesman at the same time with some line of smaller goods, low price, easily sold. He can pick up an order on these between times; and not only does the profit on them help to pay his expenses, but the more important

One large department store encloses every month an attractive blotter, on the center of which is printed a calendar for the ensuing month. The days on which the store will hold "bargain sales" are printed in red, the other days in black. On the margin is given a list of merchandise with dates of sales as: "Shoe Sale—February 4; Neckwear Sale—February 10."

Enclosures of "inducement" literature are effective in bringing prompt payment of bills and afford an accurate gauge of returns. One firm encloses a notice that

offers the customer an amount of merchandise equivalent to five per cent of the bill if payment be made within five days; another gives double trading stamps for payment before a specified date; a third encloses with each receipted bill a coupon for every five dollars' worth bought that is negotiable for twenty-five cents' worth of any regular priced goods in the store. All merchandise coupons and rebate certificates become void thirty days from date of issue so that no large number can be outstanding at any one time.

In writing to advertisers, please mention BUSINESS

ult is that the courage and sales enthusiasm of the man are not allowed to wane.

A publisher of a technical journal, for instance, started an annual directory of the line in which he is working; and, while the book itself now shows a neat annual profit, it was started mainly to give the advertising solicitors an opportunity to write a contract more frequently and thus keep up their interest in the work. The average contract on the journal itself is probably about \$300—and it is not easy to find a man every day who is willing to spend this amount for advertising in one particular line. But with a 25 proposition also at hand to work as sort of side line, the sales were doubled.

Making
a
Complete
Change



A GROCERY STORE in Chicago was bought out by a young man of rather original ideas. When he took possession of the business he tacked this notice over the entrance—"THIS PLACE HAS CHANGED FEET." This way of enlightening the public of his entry into the community was novel, humorous and original, and more apt to impress the mind than is that hackneyed notice—"This Place Has Changed Hands." Another grocer some miles away, however, caught the idea and "put one over" the young man by tacking up a sign over his store front reading—"THIS PLACE HAS CHANGED HANDS, FEET AND FACE."

How a Life
Insurance
Agent Gets
Business



A SCHEME used by life insurance agents with very good results might be of interest to others in similar lines of work. This agent picked out a number of men in his city whom he knew were able to carry insurance, and found out when their birthday rolled around. A day or two before—and he would send them each a card bearing the following greeting:

BIRTHDAY GREETING

My Prosperity and Health,
I crown your year with all their wealth.
That this wealth may have endurance,
Let me write you more insurance.

In addition to the above verse being printed on the card, he wrote across the

card with pen and ink the exact cost of a policy based on the age of the party to whom it was mailed.

John Smith, for instance, would find on his card—" \$5,000, 20 payment life plan policy, paying \$500 cash and \$25 per month for 20 years, would cost at your age \$195.00 annually, less liberal dividends." Wouldn't he be apt to be interested?

That is the way this agent looks at it, and he has been successful in writing a number of policies through his Birthday Greetings and suggestions.

In writing to advertisers, please mention BUSINESS



REGISTERED U.S. PAT. OFFICE

My Business is Different

Is what many men *think* before installing the Dictaphone—but

"I Wouldn't Do Without It"

Is what progressive men—in *every line of business*—are saying today.

The Dictaphone, like the telephone, fits any business. And just as the telephone is the simplest and most direct means of *spoken* communication, so is the Dictaphone the simplest and most direct means of *written* communication.

Reach for your telephone and call up the Dictaphone and arrange for a demonstration on your own work—*now*. If you don't find that name in your telephone book write to

THE DICTAPHONE

(REGISTERED)

112 Woolworth Building, New York

(Columbia Graphophone Company, Sole Distributors)

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Indianapolis, Kansas City, Lincoln, Los Angeles, Louisville, Minneapolis, Montreal, New Haven, New Orleans, New York, Philadelphia, Pittsburgh, Portland, Me., Portland, Ore., Providence, Rochester, San Francisco, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Vancouver, Washington, Winnipeg, Canadian Headquarters, 52 Adelaide St. W., Toronto.

Dealers Everywhere


"Your Day's Work"—a book we should like to send you

Advertising
the
Savings
Department



SAVINGS BANKS use many different methods of attracting attention to their newspaper advertising, and some of them are quite successful, while others are scarcely noticed on account of the lack of originality in their advertising.

As a general rule the savings bank simply

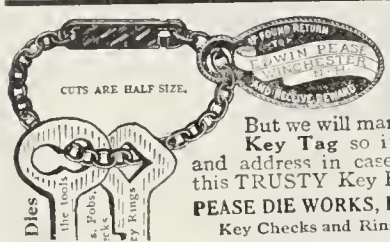


WEBBER'S HAND KNIT SWEATERS

Webber originated the Coat Sweater. When buying ask your dealer to show you the genuine "Webber Hand Knit"—the sweater with a reputation. Why buy a sweater *cut* to fit *maybe* when you can get one *knit* to fit *sure*? Made for men, women and children.

Look in the stores for the Webber Sweater sign. Dealer's name and complete illustrated catalog for the asking.

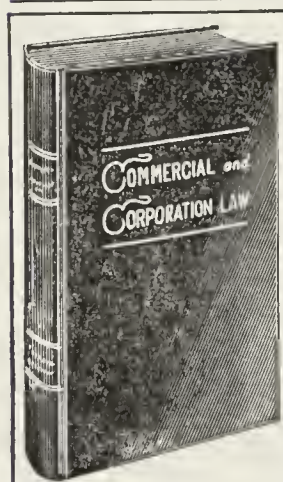
GEO. F. WEBBER, Mfr.
414-416-418 Gratiot Ave. Detroit, Mich.



Your Keys Can't Talk

But we will mark this German Silver Key Tag so it will tell your name and address in case of loss, and include this TRUSTY Key Holder for 25 cents.

PEASE DIE WORKS, Dept. A, Winchester, N. H.
Key Checks and Rings—Dies—Stamps, Etc.



This LAW BOOK
Treating on **COMMERCIAL and CORPORATION LAWS**
PRICE \$2

A most PRACTICAL and VALUABLE book for the BUSINESS MAN
BE YOUR OWN LAWYER
Size: 6 in. x 9 in., handsomely bound in dark green cloth and stamped in gold.

INTERNATIONAL BUSINESS ADVISER
365 E. 13TH AVE., COLUMBUS, OHIO.

Holiday Handkerchiefs

Buy your handkerchiefs direct from the importer and save several profits.



No. 535 This box contains six Ladies' All Pure Linen Handkerchiefs, hemstitched and Amriswyl embroidered in one corner of each handkerchief. **\$1.00** Per Box
Six different designs in each box. Price \$1.00 Box

Now ready our new handkerchief catalog. Illustrating the finest line of handkerchiefs on this continent.
Send for it—it is free for the asking.

Newcomb-Endicott Company
DETROIT, MICH. Dept. O.

advertises the advantages of having a savings account, and the fact that it draws 3% or 4% interest, but the savings account itself is seldom mentioned.

A short time ago a bank located in a Southern city began to run some newspaper ads along the following line, and they attracted attention at the start.

No. 75 is worth \$2,000

Account No. 75 in our savings department, with accrued interest, is now worth \$2,000. It was started by a man who began to save \$10.00 a month and kept it up, and deposited it with us, drawing 4% interest.

The ads were changed daily and a different savings account was referred to in each ad. Many new accounts were obtained as a result.

C.P.A. Questions and Answers

By R.J. Bennett C.P.A.

THE following is the Trial Balance of the Rollins Manufacturing Company at 31st December, 1912:

Cash in bank and on hand	\$ 1,200.00	
Accounts receivable	17,000.00	\$ 10,200.00
Accounts payable		
Plant and machinery....	15,000.00	
Capital stock		25,000.00
Inventory account (materials)	5,000.00	
Purchases (materials) ..	50,000.00	
Sales		100,000.00
Wages (foreman and general)	6,000.00	
Rent, taxes, power and light	2,500.00	
Travelers' salaries and expenses	7,500.00	
Management (office salaries and expenses)...	5,000.00	
Manufacturing wages....	20,000.00	
Duty and freight.....	6,000.00	
	\$135,200.00	\$135,200.00

Inventory of materials 31st December, 1912, \$11,500.00. Depreciation of plant and machinery, 10 per cent.

Upon submitting a profit and loss account you are told there must be some mistake because their operations are so simple that they are able to estimate closely what the result should be; and the profit you show is about half their estimate.

Their practice in pricing goods is to add 10 per cent for factory expense to the cost of labor and material and then add 40 per cent to cover selling, management and profit.

The factory foreman keeps a record for his own satisfaction of the quantities and value of all materials used and his figures, \$44,000.00, are correct.

Prepare a Profit and Loss Account, and reconcile it with the estimated profits anticipated by the management.

Answer and Comments

THE actual results of this problem can be easily obtained as exhibited in the accompanying profit and loss statement

which shows a net profit of \$8,000. In order to reconcile the actual results with those estimated by the management, certain assumptions have to be made as indicated in the accompanying comments. It is not at all unusual for assumption of this kind to be made in a manufacturing establishment, and the foreman superintendent after years of experience is enabled to estimate very closely the proportions of materials, labor and manufacturing expenses. Indeed, after a few years of careful record keeping, the wise awake foreman should be able to make estimates that will not fluctuate to any great extent from actual operating results. We see, however, that in the present case he erred in judgment in the first place, by omitting freight and duty from the cost of materials, and in the second by underestimating the factory expenses. If we omit freight and duty as a factor in the cost of material, then his estimate of material used is about correct; the problem states that the \$44,000 of material used is correct, but we see that this fluctuates from the actual figures taken on the same basis by \$500.

We are told that 40% is added to the cost of production to cover selling and general expenses and profits, and since the proportions are not stated we are unable to determine how much of this is estimated to be expenses and how much profit. In order to establish a basis upon which to work we will assume that the expenses in each case amount to \$12,500 on this basis we have an estimated profit of \$15,660 or \$7,660 in excess of the actual net profit. To reconcile this amount with the actual results we deduct the gain of \$1,440 obtained from the above estimate amount of sales from the \$9,100 of under estimate in prime cost and factory expenses. An examination of the accompanying exhibits will make the matter much clearer; these exhibits consist

In writing to advertisers, please mention BUSINESS

material account, statement based on estimates, reconciliation of profits, manufacturing and profit and loss statements, and reconciliation statement. In cases of this kind where the accountant is called upon to make an examination his written report follows as a natural sequence; therefore in order to make this solution complete a written report should be included. The student of accounting sufficiently interested in this line of work may prepare the report for his own information. It may be stated, however, that the report need not be very long nor contain many details since they are clearly set forth in the exhibits which have already been prepared. Sometimes these lesser exhibits form a part of the report itself instead of being referred to as separate exhibits.

Material Account			
Inventory, Jan. 1, 1912....	\$ 5,000.00		
Purchases during year....	50,000.00		
			\$55,000.00
educt:			
Material used during year	44,000.00		
Inventory Dec. 31, 1912.	11,500.00	55,500.00	
Increase in material.....		\$ 500.00	

The above presume that freight and duty have not been considered in material costs. The correct condition of the material account should be as follows:

Material Account			
Inventory, Jan. 1, 1912....	\$ 5,000.00		
Purchases	50,000.00		
Freight and duty inbound.	6,000.00		
			\$61,000.00
educt:			
Material used	\$44,000.00		
Material on hand.....	11,500.00	55,500.00	
Shortage of material.....		\$ 5,500.00	

In comparing the two material accounts it is evident that the freight and duty has not been considered in the foreman's estimate of \$44,000 of material used.

Statement	
Based on Estimates of Management.	
Cost of material used.....	\$ 44,000.00
Manufacturing wages	20,000.00
Prime cost	\$ 64,000.00
Added 10% for factory expenses.....	6,400.00
Total manufacturing cost.....	\$ 70,400.00
Added 40% for selling, management and profits	28,160.00
Estimated selling price.....	\$ 98,560.00
Actual amount of sales.....	100,000.00
Excess of sales over estimate....	\$ 1,440.00



New Transfer Units Made of Steel

When you transfer your records this year, use these wonderfully efficient new files—made of steel—announced now for the first time.



Five units interlocked
Each unit exactly alike

The old transfer cases made of flimsy pasteboard or thin wood will not do. They fall apart in a short time—are always in confusion and disorder and are a dangerous fire risk.

Start now to protect your transferred records, as you do your current papers, in files made of *Steel*—letters are too valuable to be placed in old style files.

With these new Steel Transfer Units you know your records are *safe*—secure from fire, dust and dampness.

BAKER-VAWTER

STEEL TRANSFER UNITS

are interchangeable

The design of these Steel Units is entirely original with us, and patents are pending. Each unit is complete in itself. A skeleton frame and a drawer, made absolutely interchangeable. When placed one above the other, the units automatically interlock forming a strong, compact section.

They occupy less space, as five B-V Units are the same height as four ordinary transfer cases. Each drawer contains 24 inches of filing space, giving these units 30% more filing inches than others.

This unit idea gives you the opportunity of selecting exactly the number of drawers you need, in Invoice, Correspondence and Ledger size.

You buy no more than your requirements demand—pay for no waste space. Additional units can be secured when you need them. The price of these Steel Transfer Units is no more than others ask for wood files.

See the Baker-Vawter salesman in your city or order direct. These units are now ready for instant delivery direct from factory.

How many do you need?

Write for illustrated circular giving complete information, prices and sizes.

Baker-Vawter Company

Mfrs. of Loose Leaf Systems—Steel Filing Cabinets

General Offices Benton Harbor, Michigan
Factories — Chicago — Holyoke — Benton Harbor

OFFICES IN PRINCIPAL CITIES — SALESMEN EVERYWHERE

We see that the actual sales exceed the estimate by \$1,440, and it seems as if their plan of estimating had been used more as a means of establishing a selling price than anything else. The ratio of profits is not stated, but is included in the 40% added onto the manufacturing cost; this amounts to \$28,160 including selling expenses, management expenses and profits. What portion of it is profit? Our correct statement shows that selling and general expenses amount to \$12,500;

then by deducting this from the \$28,160 we get \$15,660 which might be considered as their estimated profit. Since we are told that the estimated profit is about twice the \$8,000 shown by our statement, let us take this \$15,660 as their profit and use it as a basis for reconciling the two statements. Since there is a difference of \$7,660 between the actual and the estimated profit, wherein does the difference lie? The following statement will answer the question:

In writing to advertisers, please mention BUSINESS

Esterbrook Radio Pens

26 styles



ESTERBROOK'S
RADIO PEN
53

Finished in a new way that gives a new smoothness and a new durability.

Triple Silver Plated—won't corrode or tarnish; makes writing easier; insures longer wear.

Put up in handsome leatherette, gold-embellished cases—a highly artistic packing which they truly deserve.

At all stationers.

Esterbrook Pen Mfg. Co.
New York Camden, N. J.

BROWN BROS., Limited
Canadian Agents
TORONTO



Ruby FREE

To introduce our **Genuine Maztec Gem** (U. S. Letters Patent)—the only satisfactory substitute for the diamond that stands all tests and has permanent dazzling brilliancy, we make this special offer:

If you will mention this advertisement and send us 5 two-cent stamps for our beautiful Art Catalog "The Story of the Maztec Gem," we will send you free with catalog a genuine uncut Navajo Ruby (set in a ring) bought by us from Navajo Indians, together with a cost-price offer for cutting and mounting.

Write today: **FRANCIS E. LESTER COMPANY**
Dept. 63 G, Mesilla Park, N. Mex.

Over 80,000 in Use
Mostly sold by recommendation. For Personal Desk or General Office.

It checks mental calculations. Handsome Morocco case free. **Buy Thru Your Stationer.** Write for 10 day trial offer.

V. Ganther, A. A. M. Co.,
119 W. Broadway, New York City.

Agents Wanted



Golden Gem \$10
Adding Machine

Multiples—Subtracts

AUTO-DESK COMPANION

ONE OF THE GOOD THINGS IN THE AUTOMATIC LINE

Office men in all departments use them for instant, handy reference to daily filing private and follow-up matter.

EXCLUSIVE FEATURES
Automatic expanding filing receptacle with counter-balanced hinged cover—card and automatic file drawer below or other file fittings—complete locking device—easy running casters—letter and cap sizes and beautifully done in quartered oak and figured mahogany.

You will be interested in our HANDSOME NEW CATALOG showing the most complete line of up-to-date labor-saving filing devices in all styles of cabinets and filing desks and describing in detail the big feature of this line—the

AUTOMATIC FILE DRAWER

A wonderful filing convenience and the only file drawer made that opens and closes like a book—throws itself wide open and lets you see clear to the bottom. The drop front and automatically tilting follower does the work and does it well. Shipped anywhere on **30 Days' Free Trial** at our risk. If our Filing Devices are not sold by one of your best dealers in office supplies don't let him try to talk you into something else until you get our No. 16 Catalog and direct mail order proposition. We guarantee a better file for less money on direct orders or through dealers, and that you will not be held up for big profits. Address:

THE AUTOMATIC FILE AND INDEX CO. (Dept. D)
143-153 No. Pearl St., GREEN BAY, WIS.

Reconciling Profits	
Estimated Profits Harmonized with Actual Profits.	
Profits estimated by management....	\$15,660.00
Actual profits are.....	8,000.00
Excess of estimate over actual....	\$ 7,660.00
Analysis of Charges.	
Items underestimated:	
Actual manufacturing expenses	\$10,000.00
Estimated manufacturing expenses	6,400.00
Amt. under estimate..	\$ 3,600.00
Add freight and duty omitted	6,000.00
Excess of actual manufacturing expenses over the estimated	\$ 9,600.00
Deduct:	
Profits not estimated—	
Excess of sales over Amt. estimated..	\$1,440.00
Increase in material acc't..	500.00 1,940.00
Amount to be deducted from estimated profits	\$ 7,660.00

The above is a fair attempt at the reconciliation of items. Their excess of estimated profits amounting to \$7,660 is accounted for by omission of freight and underestimating the manufacturing ex-

penses; on the other hand, there is an unexpected profit on sales of \$1,440 over the amount estimated, and also an increase in the value of material. Perhaps this item of \$500 came about by an improper valuation of inventories.

Manufacturing and Profit and Loss Statement	
Sales of goods for year.....	\$100,000
Costs:	
Materials on hand Jan. 1, 1912	\$ 5,000
Purchases for year.....	50,000
Freight and duty in-bound	6,000 \$61,000
Less materials on hand Dec. 31, 1912	\$11,500
Cost of materials used.....	\$ 49,500
Manufacturing wages	20,000
Prime cost	\$ 69,500
Wages, foremen, etc....	\$6,000
Rent, taxes, power, etc..	2,500
Depreciation, plant and machinery	1,500 10,000
Cost of goods sold....	79,500
Gross profit carried down.....	\$ 20,500
Travelers' salaries and expenses.....	\$7,500
Office salaries and expenses.....	5,000 \$ 12,500
Net profit	\$ 8,000

RECONCILIATION STATEMENT. Comparison of Actual and Estimated Results. For Fiscal Year Ended Dec. 31, 1912.

Items.	Actual.		%	Estimated.		Compared with Actual		
						%	Under.	Gain.
Sales		\$100,000			\$98,560			\$1,440
Inventory Jan. 1, 1912	\$ 5,000							
Purchases	50,000							
Freight and duty.....	6,000	\$61,000						
Less:								
Inventory, 12/31		11,500						
Material used	\$49,500			\$44,000				
Mfg. wages	20,000			20,000				
Prime cost	\$69,500		100%	\$64,000		100%	\$5,500	
Wages, foreman and general	6,000							
Rent, taxes, etc.....	2,500							
Depreciation	1,500							
Factory expenses		10,000		6,400		10%	3,600	
Cost of sales.....		79,500	100%	70,400		100%		
Gross profit		20,500		28,160				
Travelers' salaries and expenses	7,500							
Office salaries and expenses	5,000							
Administration and selling expenses		12,500	15.7%	12,500		17.75%		
Net profit		8,000	10%	15,660		22.25%		
Excess of estimated profits over actual.				7,660				7,660
True net profit....		8,000		\$ 8,000				\$9,100 \$9,100

Note—For working purposes the estimated selling and administrative expenses assumed to be the same as the actual, \$12,500. The sales are \$1,440 over the amount estimated. The prime cost is \$5,500 under the actual and factory expenses, \$3,600 under the actual.

Handling Mortgages and Insurance Policies in a Bank

By H. N. Ingraham

INSURANCE policies and mortgages held by a large savings bank or trust company require records which must be as simple as possible yet very complete, and a plan that is found satisfactory by a bank in New York state is as follows:

Each mortgage received is given a consecutive number and placed in a large, heavy envelope, which also contains the deed, search, appraisal and all other papers concerning the property. Each paper bears the mortgage number and the envelope is then filed away in numerical order.

An account is then opened in the loose leaf mortgage ledger, which is indexed by letter and also by number, but the ledger page must bear the same number as the mortgage. The number index is for each 100, and, for example, if E. A. Jones has mortgage No. 1501 the account will be next to the 1500 index, while the alphabetical index will immediately locate the number.

Lawyers quite often borrow a search or deed to some mortgage and are very apt to neglect to bring the papers back, so it is necessary to have some check on them, and by having a red pasteboard card printed with space for number of mortgage and what paper taken, as deed or search, and taking their receipt for same it is easy to know at all times where the loaned papers are. It is also possible to follow them up when out too long.

The mortgage interest in a bank is generally paid semi-annually, January and July. By working up the interest and placing it on the account the ledger can then be given to the stenographer and he can make out the interest receipts in duplicate, which, after being checked back, are filed in a small vertical cabinet with numbered guides. Everything is then ready for the rush, and it is an easy matter to take the receipt out of the file, stamp it paid, giving the original to the mortgagor and keeping the duplicate to post from. Payment on principal can be recorded on another similar form, filling in the amount at the time.

The insurance policies are not placed in the envelope with the mortgage papers as it is more convenient to have them filed separate, but having the same number as the mortgage and filed by number. The small investor should be very particular upon taking a mortgage—first, to

20% DOWN
DIAMONDS ON CREDIT
10% MONTHLY

36030 \$25.

36080 \$100

36226 \$25

36211 \$90.

36055 \$300

36188 \$175

36043 \$100.

36261 \$25

36034 \$45.

SAVE money on your diamonds, watches and jewelry by buying from our new Catalogue de luxe, which explains our easy payment system. We are Importers and guarantee you every advantage in price and quality. 20% DOWN and 10% MONTHLY. Guarantee certificate with each diamond. Full credit allowed on exchange. Transactions strictly confidential. Write today for Catalogue Number 23

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\$2,000,000 Worth of Money-Earning Knowledge for 50 Cents

Two million dollars is what it cost the International Correspondence Schools, of Scranton, Pennsylvania, to prepare the textbooks for their various Courses of training.

The textbooks themselves cannot be bought at any price—they are furnished as part of the I. C. S. Courses, and can only be secured by enrolling as a student, but the fundamental facts in these books have been condensed for ready reference in the I. C. S. Handbooks, which can be bought for 50 cents each by mailing the attached coupon.

The I. C. S. Textbooks are in the libraries of the large Colleges—they are used in the classrooms at Cornell and Massachusetts School of Technology.

They are used by every Army Station, including West Point—by the Navy at Annapolis, and on board the U. S. Battleships—by all the U. S. Experimental Stations.

It Costs \$300,000 a Year to Keep this Information Up-to-Date

The condensed summaries of the I. C. S. Textbooks contain all the essential facts, indexed so that you can turn to the right page and find the answer to any question in a second. They are called

I. C. S. HANDBOOKS

These books are not made to sell at a profit, but to give everyone an opportunity to see for himself the scope of I. C. S. instruction.

They are used by thousands for help in their daily work.

They will be found at Cramp's Shipyard, Baldwin Locomotive Works, Carnegie Steel Works, the Westinghouse factories, and hundreds of other great industrial concerns.

The regular price of the Handbooks is \$1.25 each, but to place as many as possible in the hands of the workers, they are offered for a short time at

50c each

The only way to get these books at this price is to send in the coupon with the money. Only one of a kind to each person. **This offer is for a short time only.**

International Correspondence Schools

Box 1076H, SCRANTON, PA.

Please send me the I. C. S. Handbooks at 50 cents a copy opposite which I have marked **X**.

I am enclosing money order or stamps to the amount of _____

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|--|---|----------------------------------|
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| <input type="checkbox"/> Salesmen | <input type="checkbox"/> Automobiles | |
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| <input type="checkbox"/> Correspondents | <input type="checkbox"/> Plumbers and Fitters | |
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Address _____

The World's Best Business Books

Send for Your FREE Copy

This is a book about books. It describes the 100 best business books printed in the English language. Not all are published by us, but all are up to the standard we set. Each is a standard work—each will pay you dividends. "The World's Best Business Books" answer that important question: "What shall I read on business subjects?"

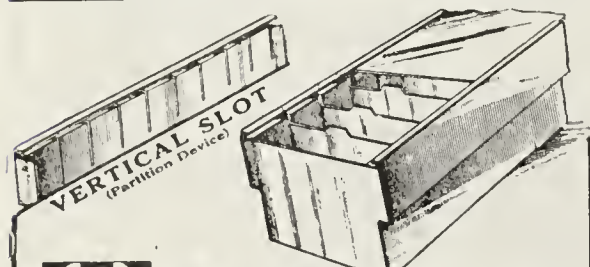
Accounting, Auditing, Advertising, Efficiency, Salesmanship, Corporate Business, Finance, Insurance and General Business are but a few of the subjects classified.

Send no money—no stamps—merely write a postal and by return post this 34 page booklet will reach you without cost or obligation. Write today.

The Ronald Press Co.
21 Vesey St. New York

PERSONAL

If party who's mailing out those big batches of Advertising Literature without result, will write full particulars to AD-MAN DAVISON, Finance Building, Kansas City, he'll soon have the Long Green coming in every mail!



VERTICAL SLOT
(Partition Device)

TROUT

Standard Filing System

Write for particulars regarding a new invention used in **TRANSFER CASES**—put into drawer when you start filing and all removed when full—saving transfer of papers. **\$20.00 Dozen.** All correspondence standing upright. Easy to get at.

904 Bailey Building PHILADELPHIA, PA.
Made of metal. Send \$2.00 for sample drawer with slots and partition. NOW.

Read-Act-Profit

Let Me Contract

To Increase Your Sales
To Increase Your Office Efficiency
To Reduce Your Sales Expense
To Reduce Your Office Expense
On a Commission Basis

JOHN J. FOX

112 N. La Salle St., Chicago.

Read-Act-Profit

Loan to <u>W. E. Jones</u>		of <u>Take My</u>		No. 1501
Present Owner of property		Present Owner of property		
DESCRIPTION OF SECURITY		RATE <u>8 1/2%</u>	Interest When Due	Amount of Interest
Date and Description of Mortgage Executed by <u>W. E. Jones</u>		Original Amount, \$ <u>1000</u>	<u>July 1/12</u>	<u>17 50</u>
Assigned by <u>W. E. Jones</u>				
To The <u>Savings Bank</u>				
Property Located				
Recorded		County Book	Page	
Principal Payable		Interest Payable January 1st and July 1st		
Est'd Value Land \$ <u>1000</u>		Building, \$ <u>2000</u>	Total, \$ <u>3000</u>	Age held, \$ <u>1000</u>
DATE	Principal Loaned	Principal Paid	Balance Principal	
<u>Jan 1 1912</u>	<u>1000</u>		<u>1000</u>	

REGISTER OF INSURANCE POLICIES						
NAME OF INSURED	NAME OF INSURANCE CO.	NAME OF INSUR. AGENT	No. Of POLICY	AMOUNT INSURED	No. Of LOAN	AMOUNT OF LOAN
<u>W. E. Jones</u>	<u>Buffalo</u>	<u>W. E. Jones</u>	<u>21360</u>	<u>\$1000</u>	<u>1501</u>	<u>\$1000</u>
DATE OF EXPIRATION						
1912 1913 1914 1915						
<u>12</u>						

\$2750 Mortgage No. 1501

The Savings Bank
N Y

Received W. E. Jones Dollars,
being interest to July 1/12 on bond and mortgage
executed by W. E. Jones
and held by The Savings Bank.

see that the insurance policy bears the standard mortgage clause, "Payable as his interest may appear." Second, that policy has "Other insurance permitted" clause. Third, that the policy is made payable to the owner of the property. For instance, if the property is in the wife's name, don't accept a policy in the husband's name, as it may cause some trouble in the event of a loss. With a bank having a large number of insurance policies covering the mortgages, it is neces-

sary to have a good record by which it is possible to keep check on the renewals to see that each policy does not expire without a new one being issued. A register of policies can be arranged to give a complete record of the policies that expire each month. As most of the agents renew with the same company by placing the number of the policy in lead-pencil in the No. of Policy column, all that is necessary is to change the number and date of expiration.

Impressions From the Lunch Basket

By E. M. Phillips

THE head of a large advertising agency and one of his men were discussing the abilities of a third person. Said the agency head, "I have been watching Mr. Jones for several years. The fact is, I like the fellow and, knowing that he is not prospering as well as he ought, have been trying to make a place for him in my organization. But there's this one thing always keeps me back: Jones and I live in the same neighborhood and often use the same train. Every time I see Mr. Jones going back and forth he is carrying a tin lunch box. Now, nobody admires frugality more than I, when rightly applied, but I do not believe that a business man who goes to and from his office carrying a tin lunch box will ever be accepted by other business men as a huge success. The

impression he makes upon them is like that of a man who smokes a cob pipe, wears steel rim spectacles, or a suit of cotton clothes. Successful business men set such persons down as being behind the times. The sight of Mr. Jones with his tin lunch box always gives me a feeling that he is not quite up to scratch, and of course I shouldn't want to take him on unless he was. If I were Mr. Jones and wanted to save money on my lunches, I should either buy a 10c box luncheon, as I have known many a prominent business man to do, or I should wrap up my lunch box so that nobody would know what it contained. True, it is for appearances, but, when you consider how much else is done among business men for that reason alone, it would seem well worth while."

In writing to advertisers, please mention BUSINESS

Breakdown Tests as Sales Clinchers

(Continued from Page 265.)

continued, "This test is so easy for our back that I'm now going to show you something worth while." Then with a quick twist of the wheel he steered the truck off the road, and—*up the steps of the Capitol!* When the truck was brought to a standstill, and the vice-president had regained his composure, he remarked, "I'll walk back to the office for fear you'll next try to climb the side of the building. And, by the way, that order is yours."

Plans for the Retail Store

THE USE of such striking demonstrations is not limited to specialty salesmen working on individuals, for retail stores on a stage just as impressive demonstrations of their goods, and appeal simultaneously to the eyes of persons.

One of the hosiery concerns that markets a line of "holeless" socks, uses a window display in stores that handle its line that not only crowds the sidewalk with interested spectators, but furnishes striking proof of the wearability of its hosiery.

The display in question consists of a dummy foot on which is placed one of the firm's socks. A standard house brick is placed a few inches from the toe of the foot, which is operated by a mechanism that causes it to repeatedly strike or "kick" the sock. A large placard announces that the sock placed on the foot stood so many hundred kicks before it developed a hole, and that an automatic counter is attached to the mechanism to accurately record the number of times the sock hits the brick.

Underneath is a summary of the advantages of the firm's "holeless" hosiery, and an explanation that even the hardest wear given to a sock can not possibly equal the strain put on it by smashing it against a brick.

The crowds of customers that swarm to the hosiery department of stores that operate this striking display and call for the "holeless" socks, is ample proof of the sales value of such "breakdown" tests.

Washable Kid Gloves

AS IS commonly known, the ordinary make of kid glove quickly becomes spotted and tarnished. To rejuvenate it, it has to be chemically cleaned; it can not be washed with soap and water.

A firm recently placed on the market a line of washable kid gloves, and looked around for a window display that would show at a glance to passers-by the merits of its goods.

The simple but tremendously impressive plan finally decided upon was to place a pair of their washable gloves in a large bowl of water in the window. A placard explains that these washable gloves cost no more than ordinary kid gloves, and that when they become soiled they can be washed the same as a piece of linen.

The novelty of seeing a pair of kid gloves in water, and still retaining their new appearance, so impresses passers-by that they throng around the window display, ponder it, and then go into the store to purchase.

The Credit End of Export Sales

(Continued from Page 272.)

The one export experience which gives the greatest reminiscent pleasure happened in 1897. Even our capital, which in normal times was a by-word in our country, was inadequate, due not only to the agency but to additional construction of plant equipment.

The president and board of directors evolved a plan which stretched our borrowing capacity to the limit, even assuming current domestic accounts, but they still needed an additional hundred thousand to meet obligations without the changing of plans.

On being informed of this I calmly offered to raise the \$100,000 without its appearing as a liability on our books, and without conflicting with their plans. The bank's willingness to loan on our terms. The answer to the problem lies

in the fact that if domestic accounts receivable are used as collateral the sum borrowed is classed as a liability, while if foreign draft shipments are discounted they simply appear as closed accounts and not as liabilities.

With a greater intimacy with the standing and capital of firms in foreign countries it is not a shock to me to learn that the latest estimates give Buenos Aires a population of 1,500,000; to learn that there are million-dollar forwarding concerns in Moscow; that Costa Rica, despite the ill repute of Central America among the uninformed, has had fewer revolutions than the United States and that its borrowing power is greater than that of Spain or Italy.

To the credit man whose firm is now engaged in export trade in a more or less

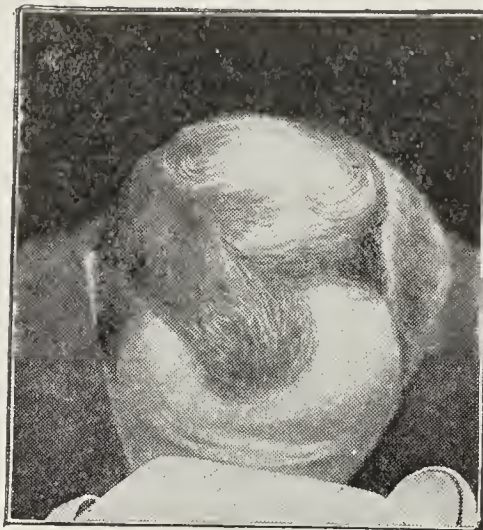
In writing to advertisers, please mention BUSINESS

REAL HAIR GROWER

FOUND AT LAST!

The Great English Discovery "Crysolis," Grows Hair in 30 Days.

\$1000.00 Reward If We Fail on Our Guarantee—Try It At Our Risk—Mail Coupon To-Day.



This Man Is Growing Bald—"CRYSTOLIS" Is Just the Thing for Such Cases.

In Europe "Crysolis" the New English Hair Grower, has been called the most wonderful discovery of the century. The judges of the Brussels and Paris Expositions enthusiastically awarded Gold Medals to this marvellous Hair Grower.

Already since we secured the American rights hundreds of men and women have written telling of the phenomenal results obtained by its use. People who have been bald for years tell how they now glory in beautiful hair. Others who have had dandruff all their lives say they have got a clean, healthy scalp after a few applications of this wonderful treatment.

We don't care whether you are bothered with falling hair, prematurely gray hair, matted hair, brittle hair or stringy hair; dandruff, itching scalp, or any or all forms of hair trouble, we want you to try "CRYSTOLIS" at our risk.

We give you a binding guarantee, without any "strings" or red tape, that it won't cost you a cent if we do not prove to you that "CRYSTOLIS" will do all we claim for it—and what's important, we have plenty of money to back our guarantee. \$1,000 has been deposited in our local bank as a Special Fund to be forfeited if we fail to comply with this contract. Cut out the Coupon below and mail it to-day to CRESLO LABORATORIES, 6 Z Street, Binghamton, N. Y.

FREE COUPON

THE CRESLO LABORATORIES,
6 Z Street, Binghamton, N. Y.

I am a reader of "BUSINESS." Prove to me without cost how "CRYSTOLIS" stops falling hair, grows new hair, banishes dandruff and itching scalp and restores premature gray and faded hair to natural color. Write your name and address plainly and

PIN THIS COUPON TO YOUR LETTER.

PAPER BOXES & CARTONS—SALESMEN WANTED

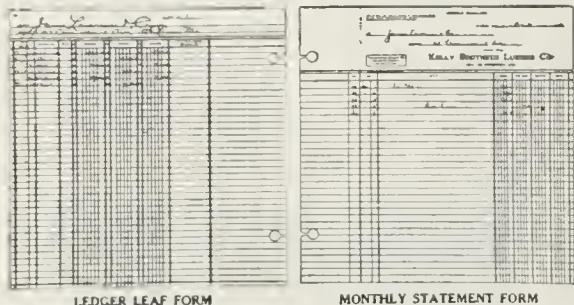
Attractive Boxes Sell The Goods

Write us at once for full particulars; we are specialists on paper cartons and boxes. Have a large line for Clothiers, Dept. Stores, Tailors, Laundries, Bakers, etc. We make boxes to order for any purpose. Also manufacture the famous Lindley Money Mailers—write for prices.

B. U. LINDLEY BOX CO., Gas City, Ind.
(Send 10c for salesman's outfit).

Getting the Monthly Statement out on time

Here is a system the advantages of which are obvious at a glance. The ledger leaf is filed in the current binder facing the current monthly statement. By this method the ledger is posted and the statement itemized at one writing, keeping the duplicate statement ready at all times so the original can be mailed the last of the month without any additional accounting labor and the duplicate filed in the statement transfer binder.



This illustration shows how these two forms are filed in the binder. The ledger is posted and the statement itemized at one writing.

We manufacture Loose Leaf Binders, Files, Ledgers, Price Books and Ledger Leaves, Monthly Statements, Bill and Charge Blanks; Record of Checks Drawn, Cash Received, Invoices Payable; also Ledger Leaves and Statements for the Elliott-Fisher Bookkeeping Machine.

WRITE FOR OUR CATALOG

There is a Tengwall System especially adapted to your particular business, or we will prepare such a system. If you will give us an outline of your problems our Service Bureau will work out a solution—free of charge and without any obligation whatever. Write us now.

THE TENGWALL COMPANY of Illinois
2958 Sheffield Ave., Chicago 26 Thames St., New York

ACCOUNTANCY

C. P. A. Mail Course

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limited degree I suggest a careful perusal of the photographs which illustrate this article, which show something of the character of the business sections and the national resources of countries separated from us by seemingly great distances, but wherein live John Jones, Henry Smith, The National Products Company and all your familiar friends thinly disguised under different names.

Finding the Hidden Cause

(Continued from Page 269.)

packed. And before he went upstairs, the service man felt the lumber of the crates thoughtfully a moment and then asked for their millwright.

"How much are we paying for the lumber in those crates?" he asked.

"Thirty dollars per thousand."

"Cut it out, then. You can buy elm at nine dollars. Use that!"

The reorganization of the shipping department began with charting the course of shipments over direct express routes. Later it was subjected to further analysis and the reduction of crating expense was over 60 per cent. Then the small crate was eliminated entirely. Where small shipments had been crated at an expense of two and three dollars they are now wrapped in burlap and padded at a cost of 75 cents. The result of the final analysis was a revelation. It enabled the factory to ship 987 new parts within ten days whereas under the old regime more than double this time would have been required. It reduced the cost of crating and eliminated extra work and lost motion among the men. It reduced the cost of express charges for customers. It made the shipping department a compact organization that centralized force of its energy without waste and it reduced the number of men employed. The final result of the discovery of this hidden cause of inefficiency saved the factory over \$2,000 per year.

The smallest cause can have the greatest effect. A little flame found life in an overturned lantern and destroyed the city of Chicago. The simple harmony of music held the orchestra of the Titanic to their post and awed a world by their bravery. We spend 40 cents for lunch; 25 cents for cigars; 20 cents for carfare; 15 cents for the barber, and a few pennies for newspapers. These sundries constitute regular items of our living cost. Millions exist and live upon the proceeds.

A sundry charge slip marked \$2 for express draws no comment from a bookkeeper, but multiply it by one thousand—the number paid in a year—and consider your

The credit end of export sales requires only a knowledge of the principles which apply to any transaction involving delivery before payment.

If to this is added intelligent co-operation with the sales end, the greatest protection against loss in domestic panics is created by the steady stream of payments from the foreign countries where the stringency does not exist.

result. Sundries carelessly paid, multiplied develop wanton extravagance. So it is through vigilant watch over the little things that greatest reductions in cost are achieved.

The factory above referred to had in it employ a number of road mechanics. The men were assigned to territories and worked for a salary with an account of their expenses rendered and paid monthly. The service department directed their labor and checked their expense. One day the service manager in glancing through an account for expense observed an express charge for \$80. Investigation developed the fact that there were two methods by which shipments reached given destinations. In the first instance a mechanic had ordered a part shipped direct to him. He had paid the express and entered the item as a charge on his expense account. In the second, the goods were shipped direct to the individual customers who had ordered, and charged to their open account. Whether the mechanic ordered or the individual ordered, 80 per cent of the shipments required extension of credit. Analysis disclosed there were hundreds of these open accounts in the category of slow collections. As the product of the factory had obtained greater distribution these accounts had grown in number. The total capital congested there and the work involved, was enormous. A single item of sundry expense when investigated disclosed a system honeycombed with defects.

The discovery that the mechanics had really been charging the factory for express which the customer was supposed to have paid was insignificant beside the organization that ensued. Thereafter, an applicant for a part of the completed product was referred to the dealer who ordered that particular territory. Desired goods were shipped and charged to the dealer. Under this system he was forced to assume any credit risk the customer might demand. Inasmuch as he was in a better position than the factory to understand such hazard he could not complain. Moreover, it kept the customer under

ye as regarded new business. Where the factory had formerly been obliged to watch and post 100 accounts they had now but to concentrate on one.

Road mechanics were instructed accordingly that the factory would not countenance charge slips for express on monthly reports. Nor would it recognize any order or parts unless submitted through the dealer in the territory they covered. In event they were in neutral territory the goods would be shipped collect at the owner's request. So far as individuals were concerned all orders must be C. O. D.; no open accounts were accepted.

Following abolishment of open accounts with individuals, a concerted effort was made to clean up bad debts outstanding. Dealers who covered the territory in which these people resided were warned of their rudeness and the factory advised that until collection was made it would be part of wisdom for dealers to refuse credit. Where dealers desired to follow this advice the factory would ship C. O. D. through them, and continue to do so in any circumstance where the credit rating of the buyer was doubtful.

Given the hidden cause, the result of correction was a clean cut illustration of what efficient management can accomplish. It reduced the bookkeeping force by one man and turned his credit posting into cash business that often ran as high as \$1,200 each day. All of this was C. O. D. business. There are a number of these open accounts yet to be settled but they are assuredly the last of their kind.

Analyzing Character by Study of the Face

(Continued from Page 270.)

"construction." This is the *new-business-new-territory* part of the head and face; this region is not much interested in the new customer in the old territory. That is the "find" for the salesman.

The matter before us is the description of the powers and abilities that make the *promotion and success of large enterprises possible*. The first requirement for such success, therefore, is the acute and careful analysis of existing conditions and opportunities. This analysis can only be made by a man who possesses a dominant faculty of reason.

This faculty will lead him first to analyze the factors that seem to enter into the enterprise. He must set out all the needs of the public that the enterprise is designed to serve; he must take into consideration the means of that public for providing those needs; he must make certain of the region of influence of this enter-

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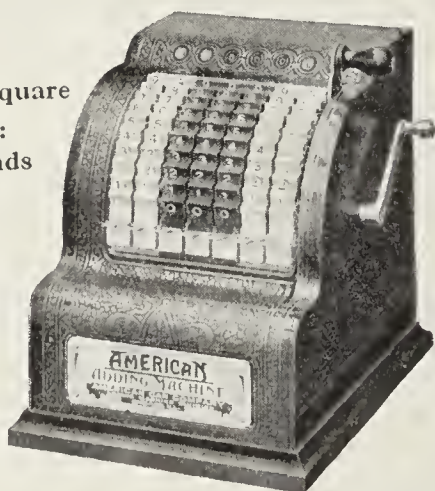
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For your own sake, write for this trial. Here is something you need and which no price buys elsewhere. If you are not ripe for a trial, then please ask for our book.

prise has sufficient wealth to warrant his success. The promoter of a big enterprise must do more than the commander of an army, he must count pocketbooks as well as count noses—moreover, he must study noses.

The question of there being sufficient wealth in the community to sustain his enterprise is, in itself, a matter demanding a considerable reasoning. He must determine how far this wealth is due to natural conditions, how far it is due to the enterprise of the local public, and how far it is built up

by commercial relations. In other words, how staple and dependable it is. The business man with a large faculty of reason will not only investigate all these problems, but will make equations of these factors and eliminate those that are "risky."

Men who are shy in the reasoning faculty and are strongly imaginative—the Colonel Sellers of business life—fail simply because they do not make these practical equations of the factors in the physical situation before "getting in."

It may be objected that a man of large

affairs cannot himself gather all these facts; it may be held that he will have to depend upon other men for most of the data and conclusions, and that a good many times these men may not see things as they are. It is exactly under such conditions that the man with the broad head at this mental region—(1) reason-region—gains his advantage. He can match together all the varying or contradictory information gained by other men so as to reveal the weakness of any part of the whole plan.

A man already in business has or should have these segments of information welded into usable form; but the man going into new territory or into a new enterprise must make original equations.

First-class reasoning, however, requires more than an analysis of conditions. There must be the capability of putting together masses of facts.

The above plan of matching ideas and facts is part of this massing. But the synthetic act of reasoning is to draw judgments that are in harmony with the evidence and the facts, and that are conclusive enough to warrant acting upon. Many men have plenty of small judgments but no large ones; their judgments are in pieces, are unrelated judgments. Their processes of reasoning stop short of fundamental conclusions; they have opinions, but no solid basis for action.

The law of good reasoning is to draw frequent final judgments, to draw workable conclusions. These may have to be changed the next day, but until they are changed they are vital and useful; unrelated, fragmentary conclusions are not useful at any time.

Exactly here is where the broad-head reasoning—the broad-end of the nose reasoning—has the great advantage over the narrow-head-reasoning. The broad-head reasoning tends to massed and final judgments; these final conclusions give this type of character, or head, exclusiveness, because the conclusions are drawn when the facts are fresh and the memory complete. Narrow-head-reasoning is acute but has a constant tendency to defer judgment and action; its judgments must usually be forced upon it by necessity. Delayed judgments are contrary to the requirements of executive ability.

Next to broad-head-reasoning our "composite face" indicates the presence of "constructive imagination" (2). The executive must be able mentally to see the future growth of his structure.

It is often assumed that a condition which is fit for success at a given time will be fit for success in the future. A hundred conditions may nullify this assumption. A man with large constructive imagination will see

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or sense the presence or absence of these modifying conditions. A man with a narrow forehead and thin nose end and septum will seldom see or sense adverse future conditions; he will be—unless he has trained himself against his characteristic weakness—very apt to be intensely buried in the facts and details of the present.

The growth of wealth and population are often erratic factors; sentiment, opportunities and facilities have local and territorial influence. The man with a wide constructive forehead sees or makes these trends.

The next region to be taken into consideration is that of "foresight" and "intuition" (3). This region is near the middle of the forehead and at the end of the nose. The nose sign of intuition blends very closely with the sign of attention in the same organ, which is just forward of intuition.

Intuition and foresight aid reason by carrying things as they are into things as they will be. Intuition, when strong, sees probabilities where reason at best only sees possibilities; it reaches a given field while the field is still one of opportunities.

We hear much about the "matter-of-fact man." As a matter-of-fact we seldom see this type of man near the head of large industries. In that rarer atmosphere a man must have both fact and sensibility. A plan that stops with the present and does not dedicate a changing future is not a part of an executive's field. A high salaried man must have a wider horizon than today's sunrise or sunset to his business outlook. The high salaried man is almost invariably a man of anticipation; the faculties of foresight and intuition are the faculties of anticipation. One must anticipate if he is to *realize* in productive fields of activity. It may be said that nature seldom expects a "way-back" nose to carry a heavy load; or does she expect a short nose to see very far ahead.

Reason, constructive imagination and intuition are the basis of original ideas and inventive ability. But these require the aid of developed "attention" (4); this kind of attention is shown by prominence in the end of the nose at (4) and by the prominence of the forehead just below intuition (4).

Attention is concentrated and conscious observation. It sees utility as well as it sees objects; it aids reason by the projection of images of the things reasoned about. When attention is simply *vivid* and medium in size, it is transient; it pays equal attention to every thing, it does not segregate matters that are important from those that are trivial or unimportant. When attention is large and conscious, it is selective; it ignores the useless and the unimportant, it *looks through* the fog at the river and the



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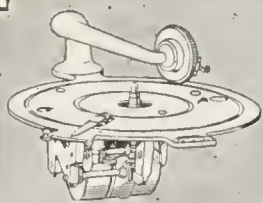
ground beyond, it *grasps the essentials* and is impatient at cobwebs.

The location of attention in the end of the nose is the reason why a good firm end of the nose indicates concentrated observation and foresight; but the nose end must not be too large or it will indicate that its faculties will absorb the energy and power that should be used in other directions. When a faculty becomes a monopolist, it is apt to become a single-rail track without any switches. Executive abilities demand a home track; they must frequent their source of sup-

plies—reason and constructive imagination.

The mental co-helper of "reason" (1), "constructive imagination" (2), "intuition and foresight" (3), and "attention" (4) is "memory" (5). Memory has no easily read facial sign. Its forehead sign (5) is just below the region of reason with which it is so intimately associated. The faculty of memory has the greatest variety of actions of any of the mental organs, but its one characteristic with which our subject closely deals is the recollection of facts and judgments.

Tone -

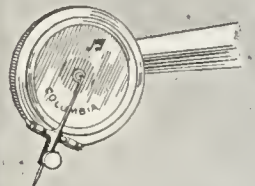


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The reproducer is a marvel of naturalness, purity, brilliance and roundness of tone.

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Go to any Columbia dealer and ask him to play any records that you like on a new "Favorite." That's a part of his day's work and it will be a treat for you. Or write to us for special folder illustrating the new "Favorite" and the first of our new series of booklets "The Story of an Opera."

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This characteristic one frequently hears spoken of as the Law of Association. The basis of good memory-action is the careful mental association of similar facts. Reason can thus bring memory's facts and judgments into immediate play, and recollection seems spontaneous.

This habit of mental association makes speech and argument more vivid and convincing; it makes reasoning much quicker and judgment wider than would be the case if only a few facts were at hand or if one had to search his memory for evidence

stored somewhere in his "mental machine."

There is another memory law that we have observed, one which may be called the Law of Opposites, or of pairs. The mentality works slower under this law than under the Law of Association. Under this latter law the mentality would say "The man's name is Black—Black—no, Blackwood"; under the Law of Opposites, the mentality would say "The man's name is Black—Black—Black—no, White, Mr. White."

As with names, so with business facts.

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The laws of memory apply to both alike. Familiarity with the god Vulcan would bring to memory vulcanite, hardness, heat, carbon, grinding, emery, corundum, anthracite, graphite and a whole series of relations.

In business projects much of the matter is generally new, and the command of suggestive or associative relations is of the utmost importance. "Time is a factor of the contract"; delays jeopardize opportunities. The executive must survey scattered fields and possibilities, must recall facts, must reason and construct expeditiously and with assurity.

In "sizing up the man" when searching for the abilities required to "make good" in large enterprises, according to the outline herein given, the chief difficulty will be in determining whether or no a man has the essential fineness of quality. This fineness of quality can be discovered in three ways: First, through direct observation by one experienced in the art of making human equations; second, by the history of the progress a man has made by his own efforts; and third, though rarely, by some uncommon test of character or distinctive achievement that stands as a criterion of a man's metal.

Efficiency Cogs in the Wheels of Business

(Continued from Page 276.)

"I was going into an elevator in Bloomington, Ill., one day, and the boy said to me, 'Pants pressed, 50c?' I said 'No.' Going down, two hours later, 'Pants pressed, 50c?' with the same accent, and just as politely as before, I said, 'No.' Going up four hours later, 'Pants pressed 50c?' Well, then I looked at my pants and began to think perhaps they did need pressing. That little fellow was using unconsciously one of the most important fixed laws that we are handling today for the building of business—the law of iteration.

"On the other hand, if you want to carry your point, whatever it is, don't argue it. You will arouse resistance, the very thing you want to avoid. When your customer begins to get the idea, don't butt in. Let him reason it out for himself. A good many salesmen talk too much; they talk a customer into a sale and then by the same method proceed to talk him right out of it. They are like great many railroads that enter into New York City, they haven't got terminal facilities.

When you find that a customer is thinking about your proposition, be quiet. He is surrendering, and he wants to surrender with dignity. He wants to give his

n reason for buying. We all like to do it ourselves instead of being forced or induced by salesmanship. The clever salesman will note that, and usually the customer will give the proper answer by asking a question.

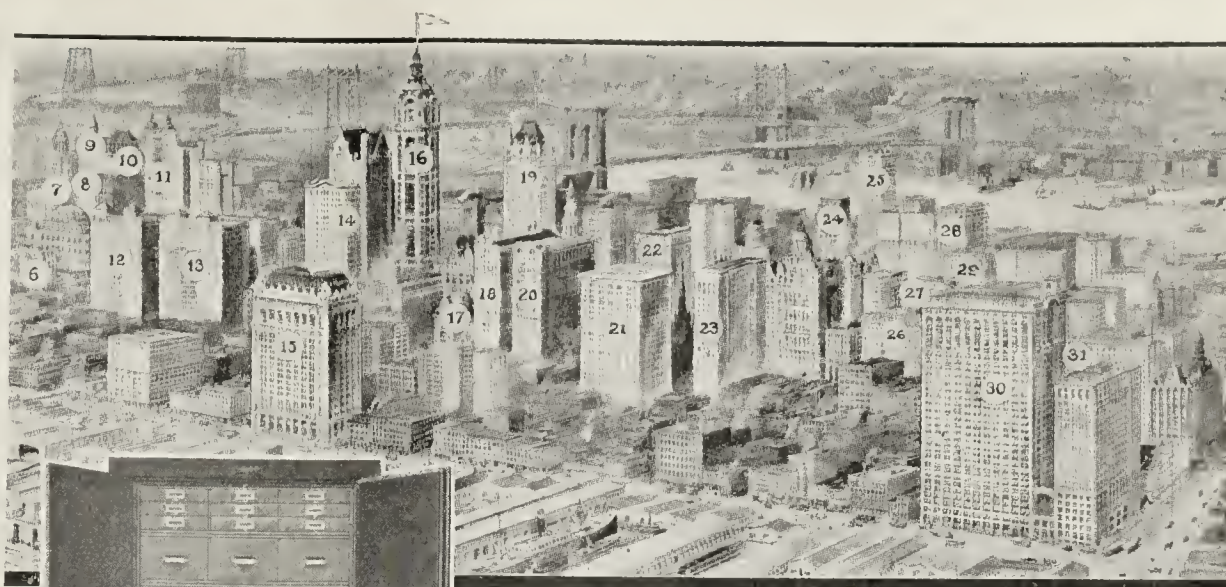
In your literature or advertising material, if you have been standing for a particular phase of business, keep it. You ought to select one thing, and make that the thing the object of your exclusive advertising. If it is prompt delivery, simply write in your ad the words, 'prompt delivery.' Spread it out over the community that your specialty is prompt delivery. Just keep hammering away at it with a little suggestion, and you keep the business going. Use circulars, use a mailing list, and if you use newspapers in your local town, use more than one of them, and have a different ad in each. Advertise the same goods, and change the wording, as you will, but keep that suggestive thought, 'prompt delivery,' in all your ads, because many families get both the goods, and here they read the same goods talked about in a different way, but with the same suggestion.

In Iteration, you impart your thought directly, either by letter, by advertisement or by word of mouth. Your customer knows that it comes from you, and it is direct impartation. The next law, however, is that of indirect suggestion, or getting the idea into the mind of your customer in a roundabout way, from a source other than at a time when your customer doesn't expect.

It takes thought and ingenuity to get indirect suggestion, therefore, it is harder work, and that is the reason why comparatively few work it; also the reason why you should work it, and be different from the rest. Do something hard. Strive to do the thing that is uncommon. Let me tell you a little experience of my own:

A friend of mine wanted to sell me life insurance. I told him, 'All you say is probably true, but I am an educator, and an educator doesn't make much money. You men that make things of matter, and sell things made of matter, which the people can see and decide on, are making more money in a month than I can make in a year.' About two or three weeks later I met a man on Main street, and he mentioned a funeral of a mutual acquaintance who had died. Then he said, 'That reminds me, I took out some life insurance, and it is a fine thing. I wonder who invented life insurance, who thought of it. He had a great head on him, whoever he was.'

The suggestion appealed to me and I went right away and bought a policy from



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means known to science for insuring safety, convenience, economy of space, comfort and efficiency. Many of the offices in the buildings indicated by numbers in the above group are equipped with

THE SAFE-CABINET

It affords protection to valuable papers, documents and records and combines with ample security from fire and meddlers a maximum of convenience.

Wherever modern methods are being introduced into business THE SAFE-CABINET is in demand because it is the one steel filing cabinet that has proven its fire resisting value in a score of great conflagrations and

the 1913 Model is the only insulated cabinet or safe that has received the endorsement of the Underwriters' Laboratories and bears their label of inspection.

When in need of modern office equipment call up THE SAFE-CABINET Agent in your city. If you do not find him listed in your telephone directory address the home office.

THE SAFE-CABINET COMPANY

Dept. E-2

MARIETTA, OHIO

my friend, who met me some months afterwards and said to me, 'Dr., I don't like to tell you, but I hired that man to meet you on Main street that day and say what he did about life insurance.'

"That is called third party salesmanship. The third party must be someone who isn't in cahoots, so far as you can see, with the other fellow, but it is a practice adopted all over the country. I know of cities who work that scheme with manufacturing plants, which they would like to have moved to their city. I know

of big firms, one for example, the biggest of its kind in the world, who are working indirect suggestion, or third party salesmanship, and working it strong.

"Talk about your goods to each other, so that someone overhears it. The talking about it,—the little drop in the ear,—it doesn't come as an advertisement but as though you were talking about a good thing among yourselves. As though you want to talk about it, but do not want it to get out. That is the very thing the other fellow wants to get hold of.

In writing to advertisers, please mention BUSINESS

Nervousness and Exhaustion

When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

Horsford's Acid Phosphate

(NON-ALCOHOLIC)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.

The Standard of Pencil Excellence

A. W. FABER



"CASTELL"



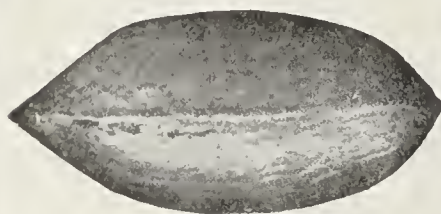
The most perfect writing and drawing equipment it is possible to produce.

ESTABLISHED 1761.

A. W. FABER, - - - NEWARK, N. J.

An Income For Life Assured

Bearing Pecan Groves



GRAFTED PAPER-SHELL PECAN. (Natural Size.)

FOR SALE

An Unusual Opportunity

Bearing

Developed Pecan Orchards

is presented a few investors who are in a position to purchase 2, 5 or 10 acres of with trees ranging in age from 3 to 6 years, that will yield an income for LIFE from small investment. The trees are of the very best varieties of budded paper-shell Pecans, many BEARING FINE CROPS OF NUTS THIS YEAR. In the heart of the Georgia Pecan Belt. Write for expert opinions on "Pecan Groves as a gilt edge investment and government data." AT THE LOW PRICES, we are offering these tracts, they are great bargains and should be quickly taken. These groves have been cared for by an expert horticulturist, who will continue in charge if desired.

They are paying good dividends now and in 5 years should yield from 25 to 50 per cent annual dividends, besides giving you a 100 per cent increase in value of your principal

We will also plant and care for 2, 5 or 10 acre Pecan or Fig Groves for small investors in Georgia or Florida on the small monthly payment plan, on which you can earn 5% from the start and double the value of your purchase in five years.

If Interested WRITE AT ONCE for "Fortunes in Pecans"

St. Andrews Bay Nursery & Orchard Co. Room 801 111 Broadway New York

"You can have indirect suggestion in your advertisement. I have written 3 books on 32 different lines of merchandise for John Wanamaker. Among those 32 lines they asked me to make a book on shoes. A book of 500 pages from the days of sandals down to the various kinds of shoes manufactured today. I ran through the philosophers, the poets, etc. To quote a philosopher on shoes sets the people thinking. It comes as an indirect suggestion. They never thought that the philosophers had anything to say about shoes. It gives the customers faith—they won't argue back against a dead man.

"The third thing on the list is Positivity. Use it in your circular, in your advertisement, or in your talk, and teach your salesmen to use it. All Wanamaker's store is doing the same thing. Always avoid the negative where a negative thought will influence. Don't say 'don't' because every time you say it to the minds you are trying to influence, you get them to think of the very thing you don't want them to think about. When I was lecturing up in Winnipeg, a man who had been elected president of a club of 100 men wanted to have all the members come to a meeting. He wrote an invitation in his own handwriting to 126 members, and only six came. I asked him to show me one of the invitations. It read, 'Don't forget to come.' Immediately they forgot.

"Cut out of your letter or circular the 'don't's.' Rewrite your letter. Drop positive statements into those negative holes. You will find the second letter you write on the same subject has a pull all the way through. When you put in a negative thought, you stop the current thought. It is like dropping a big rock in the path of your progress, but if you have one sentence with no negative from beginning to end, you have a pulling effect that the customers themselves feel.

The Man Who Wins

The man who wins is the man who works
The man who toils while the next man shines
The man who stands in his deep distress
With his head held high in the deadly press
Yes, he is the man who wins.

The man who wins is the man who knows
The value of pain and the worth of woes—
Who a lesson learns from the man who fails
And a moral finds in his mournful wails;
Yes, he is the man who wins.

The man who wins is the man who stays
In the unsought paths and the rocky ways,
And, perhaps, who lingers, now and then,
To help some failure rise again.

Ah! he is the man who wins!

—Baltimore News

THE CLEARINGHOUSE

Department of Business Ideas, Information and Discussion as Presented in Other Magazines

AVIATION will grievously disappoint our expectations if it fails to work a drastic change for the better in the appearance of city roofs. As they are now, most of them at any rate, nothing could be more depressing, more distressing, than the view from a tower or high office building—or of course an aeroplane—over the weary expanse of roofs spread

below. It is a dreary desert for "tarry ebbs and tin," broken only by an occasional skylight with its gleam of glass, or here and there an air shaft whose purple depths suggest bad ventilation and worse light. Now and again the round bulk of a water tank obtrudes itself, squatting in the midst of its own rectangular patch of slag or tin, or else painfully perched across the angle of the side walls carried up above the roof at the corner of the building.

The only relief comes either from scattered old buildings whose pitch roofs, covered with weather-green copper or decent slate or tiles, rejoice the eye, or else from structures of recent date where some regard for appearance from above has prompted a decorous treatment. One notable feature of these newer roofs is that the water tanks are not only not placed where they will be visible from the street, but they are enclosed in little house-like structures of suitable design so that they offer no offense to the sight. On the large hotels, roof-gardens by the score have flourished, and city houses and even country dwellings too are following the lead. Even open air schools can be provided for on the roofs of some of the modern buildings and playgrounds established.—*Building Management.*

AT a recent meeting of the Efficiency Society, Charles W. Hoyt, speaking on the subject of scientific sales methods, said that among the manufac-

turers of America there are exceptions, but as a class manufacturers are deficient in a knowledge or a conception of what is the proper manner to solve the problem of "cost of selling."

Cost to Sell as Important as Cost to Make
In the first place, the manufacturer or jobber does not as a rule select his salesmen with any sort of system. His judgment in hiring or rejecting men is often influenced by what are really matters of little consequence and the wonder of it is that he very often picks a good man. In

his twelve in the field and a salesmanager who is so busy that he cannot leave his desk four months out of twelve is not a salesmanager. He should so organize his work that he can go out on the firing line at least a third of his time.

Some definite method of rewarding salesmen should also be established so that they will know that when they have done well their pay envelopes are going to be affected. In fact, manufacturers should not be afraid that as their salesmen become more efficient they will look for increases in salary, but should consider that their greater

efficiency means more money for the employer and the cost of selling will go down.

"Cost to sell" is as important as cost to make. Do not get all wrapped up in cost to make, but think about "cost to sell" once in a while, then get a good man and put him in charge and say, 'Here, your problem is to reduce "cost to sell."

THE question of applying to mining the principles of scientific management is enthusiastically urged by well-meaning amateurs and rejected by stand-pat managers, says the editor of *Engineering and Mining Journal*. It is a fact that of all main lines of human industry, that of

mining seems least amenable to this new method of treatment. The great difficulty

Scientific Management for Mines

lies in the continually changing conditions which are inherent in the industry and unavoidable. The essence of scientific management is standardization, finding out how to do a thing most economically and then so doing it many thousand times until the cost of finding out has been paid for by the total saving. But rocks and orebodies unfortunately will not standardize and their refractoriness thus is transmitted down through the whole scale of mining operation. How to establish a standard rate of drilling, for instance, when the rock varies prescribe the most efficient method for set-



Photo by Underwood & Underwood

Outdoor school on roof in New York City for the prevention of tuberculosis.

Classified Advertisements

AGENTS WANTED

WE FURNISH YOU CAPITAL to run a profitable business of your own. Become one of our local representatives and sell high grade custom made shirts, also guaranteed sweaters, underwear, hosiery, and neckties, direct to the homes. Write Steadfast Mills, Dept. 15, Cohoes, N. Y.

BE INDEPENDENT—Start a mail order business in your own home; we tell you how and furnish everything needed, wholesale; an honorable and profitable business for man or woman. Many make \$3,000 a year. Particulars free. Murphy Mfg. Co., East Norwalk, Ct.

AGENTS—Postal brings free illustrated DIRECTORY. Contains details newest, best selling specialties, money-making propositions of responsible concerns. James Butler Publishing Co., 123 Cedar St., New York.

BUSINESS OPPORTUNITIES

MR. MAIL ORDER MAN

BEGINNER—OLDTIMER—Start or increase your M. O. business. We furnish fast sellers. Factory prices. High class business proposition for business people. No schemes. Copyrighted Prospectus Free.

MISSISSIPPI VALLEY CO., INC.
64 E. 5TH.
PITTSBURG, KANSAS.

LEARN REAL ESTATE BUSINESS—Complete Instruction Book just out. Teaches: Listing, Appraising, Management, Salesmanship, Insurance, Advertising, Renting, Forms, Etc. 121 Subjects. Excels \$20.00 Correspondence Course. Buckeye Cover, 75c; Silk Cloth \$1.00, postpaid. Realty Book Company, 5993 Euclid Ave., Cleveland, Ohio.

WOULD YOU LIKE to own a good paying Mail Order Business? We have a line that gets repeat orders all the time; you can start in spare time; invest a dollar or two a week and soon own a nice business of your own; write for particulars. NADICO, 1685 Belmont Ave., Chicago.

MR. DRY GOODS, CLOTHING AND SHOE MAN. Now is the time to dispose of your stale merchandise. I can tell you how to do it successfully. A postal will bring full information. Barnes, Casper, Wyo., Box. 50.

I MADE \$50,000 in five years with a small mail order business; began with \$5. Send for free booklet. Tells how. Heacock, 5228 Lockport, N. Y.

BUSINESS PROMOTION AND DEVELOPMENT

DO YOU NEED MORE MONEY IN YOUR BUSINESS? Do you wish to raise capital? The inspiring, concrete and helpful plans of INVESTING FOR PROFITS service department—"Business Promotion and Development"—are indispensable to all who have for sale securities, real estate, patents, business chances, etc. If you have not had the help INVESTING FOR PROFIT constantly affords, write me today and I'll send it SIX MONTHS FREE that you may know how much it can help you. MANAGER BARBER, 422, -20 W. Jackson Bldg., Chicago.

IN SPARE MOMENTS YOU CAN INTEREST PEOPLE in saving and investing money in Pecan and Fruit Orchards, where it will yield immediate income and principal double in value in five years. You can earn \$100.00 to \$300.00 per month without interfering with present occupation. Liberal arrangements with high-grade men. State your occupation and give reference and I will show you an unusual opportunity for making money. W. L. HATCH, 801 Trinity Bldg., New York.

ASK BODE! About Buying! Selling! Ad-Writing! Anything! Get acquainted "Now!" Bode, 288b Main, Hartford, Conn.

COLLECTIONS

GOLDEN RULE COLLECTION LETTERS GET THE MONEY without giving offense; make friends instead of enemies. Send today for interesting free leaflet, "Diplomacy vs. Bluff." GOLDEN PUBLISHING CO., 413-B Federal Bldg., Columbus, O.

CORRESPONDENCE SCHOOLS

AMERICA'S FINEST PENMAN teaches rapid, tireless, business writing successfully by mail. Your card and illustrated Journal free. Francis B. Courtney, 86 Larchmont Avenue, Detroit, Mich.

FOR THE HOME

RUSSELL SEWAGE DISPOSAL SYSTEM, 607 Marquette Bldg., Chicago, Ill. Disposes of Sewage; discharges clear, harmless water, without odor. Installed in basement or outside.

FOR MEN

SEND 12c for "Sexual Philosophy," cleanest, best, most instructive sex manual published; actually teaches, not merely argues. Write today. "Health-Wealth," 77 Bennington, Lawrence, Mass.

ting up a rock drill when the dip of the foot wall, the thickness of the vein, the reliability of the hanging may change over night? How, when outlining the time cycle for a shift's drilling, to allow for the time consumed in passing a troublesome slip?

I WAS greatly surprised at the character of the Alberni Canal, which is a wide natural canal of tremendous depth, at one point over 2,000 feet," says a writer in a paper published in Victoria,

Vast Extent of the Fisheries in the West

B. C. "It is flanked on either side by mountains which are timber-clad. There are three or four abandoned copper mines, and down in the Uchuellet Arm what will be the largest Wallace cannery in the Province. The capital expenditure on this cannery will reach \$250,000 for buildings, equipment and fishing outfit. I saw a carload of halibut being unloaded which was estimated to contain 200,000 pounds. This would mean nearly 10,000 fish, every one of which had been taken by a single line with herring as a bait. The fish are packed in ice, and after being unloaded at the cannery are packed on tiers in the ice-room, which is kept at or about zero. They sound like steel when one taps them. When the factory is running the whole process of cleaning, dressing and canning is completed in fifteen minutes. The cooking follows the canning."

AMERICAN INDUSTRIES relates that the Kingdom of Wurttemberg, in Southern Germany, was the first country in the world to make daytime attendance upon industrial and commercial

A Center of Industrial Activity

continuation schools compulsory for all young people under eighteen years of age who are engaged in commerce or industry. The compulsory period extends over three years, and it is optional with any community to extend this to four years in the case of all or of certain industries. The minimum period of attendance during a given year is 280 hours. Usually, each student attends for about two hours daily. Many adults also avail themselves of the opportunity of receiving this special vocational training.

Twenty-five years ago Wurttemberg, which is about the same size and has about the same population as New Jersey, had 183 industrial continuation schools. Such schools are now under the control of a central industrial body with headquarters at Stuttgart. The president of the Central

Bureau for Commerce and Industry is the head of this higher board for industrial schools. Each locality has its own industrial school board, separate and distinct from the administration in charge of the regular public schools. It was found that the regular school boards could not manage the industrial schools efficiently, the aim of the academic schools being altogether different from that of the industrial schools, and tending constantly to devitalize the latter.



State Industrial Museum at Stuttgart, Wurttemberg

The Central Bureau for Commerce and Industry has its headquarters in the State Industrial Museum at Stuttgart, a picture of which is here shown. This bureau controls, also, the numerous "women's work" schools and nearly all of the few trade schools that exist. The State Industrial Museum is also the headquarters for the agricultural commission, which has charge of the agricultural continuation schools.

THE opening of the Panama Canal will make trade between San Francisco and Philadelphia as much coastwise trade as it is between Philadelphia and New York or Philadelphia and Savannah, says

The Coast- wise Trade of the Future

the *Philadelphia Public Ledger*. The East buys millions of dollars worth of citrus fruits of California. All this may come by water at much less than the present railroad rate. But that is not all. For instance, a dispatch from Los Angeles tells how 3,250 carloads of celery, cauliflower, cabbage, lettuce and tomatoes are being raised this year for Eastern markets, an increase of 1,083 carloads over last year. When the canal is open all this food may be profitably brought to Atlantic ports in refrigerated ships for a great deal less than the present railway rate.

On the other side of the continent all shipyards are crowded, turning out new ships and the announcement is made that the Hamburg-American Line is asking for bids for three large passenger ships to ply between Atlantic and Pacific ports through the canal.

The American coastwise trade leads the world and it is just on the edge of marvelous possibilities; hence the largest steamship line in the world wants to get into it even though it has to slip in under American laws.

One of the expected results of the opening of the canal is the turning of a great tide of immigration from Southern Europe to lower California. These newcomers will add to the production of fruits and vegetables and thus in a few years the Eastern markets may be getting much of their food from the other coast. This one item may have its bearing on the cost of living.

FOUR hundred million dollars a year can profitably be used in the development of electrical industries in the United States during the next five years, says Frank A. Vanderlip, president of the

Where
400,000,000
Annually is
Needed

National City Bank of New York. Such figures are staggering and one might be inclined to accuse Mr. Vanderlip of being over-optimistic. In support of his statement, however, he cites statistics to show that the investment in central-station properties increased during the period 1902 to 1907 from five hundred million to one billion dollars. Although the figures for the last five years, 1907 to 1913, are not complete, they indicate a present investment of over two billion. At this rate, Mr. Vanderlip's prophecy seems reasonable.

Whether the rate of increase has reached maximum is hard to tell, but it is certain that the field for electricity in industrial uses is continually broadening and the electrification of railroads is progressing, slowly perhaps, but surely. Moreover, electricity is no longer regarded by the public in the light of an experiment; hence such investments should attract capital, especially in view of the guarantee against so-called high finance," now afforded by public-service commission supervision.—*Power.*

EVERY manufacturer in the field of office appliances who has made any study of European conditions affecting his business, appreciates that there lies the door of America a wonderful opportunity. In every country of Continental Europe there is manifested great interest in office appliances of American manufacture. The recent business shows in

Frankfort, in Munich, and the proposed exposition at Paris, shows the interest of the European public for the modern devices

and supplies with which modern system is put into effect. In many cities of England and the Continent similar exhibitions have been held within the past year. The European market as well as the market in South America, offers the manufacturers of those lines in the States a field which will ultimately compare favorably in proportion to his market at home.

For the attainment of the best results in the foreign market it is highly important for the manufacturers to know not only the financial standing and inclination to pay of the house with which they deal, but its relations with the field in its own country or State and its possibilities for making the proper cultivation of that field. Manufacturers who send their representatives abroad with the intention of gathering information should make a special point to study these phases of the business.—*Office Appliances.*

ARTISTIC as well as industrial circles in France have been aroused to lively discussion over the declaration of M. Jaques Vernes, the great financier and manufacturer, that the French people were

The Value
of Music
in
Factories

falling behind in industrial efficiency, because the workman no longer sang at his bench. *The Outlook* states that M. Vernes has put himself at the head of a national movement to revive music in mills, workshops, and on all governmental works in the Republic. His efforts have received the approval of the French government. He argues that it was through the rhythmic movements of singing and dancing that the French workmen enabled the nation to hold dominance in many of the great industries of the past. He says, in speaking on this subject: "As rhythm is the principal base in all music, I have decided to introduce music in all the industries with which I am connected. I tried it in the Pyrenees, where we built many roads and bridges. The result was simply amazing. I took a squad of workmen, and on the days they sang they did better work, were in a better humor, and were far less fatigued than on days they did not sing. And I noticed that from the singing workmen there came fewer complaints. I verily believe that music is an effective remedy for many of the present ills of labor. The supreme hardship of most labor is physical and mental fatigue, which results from a lack of rhythm of action. I am convinced that the source of many of the strikes are to be found here. But let me add that I would not introduce ragtime music or tango dancing among workmen to lighten their labor. I want to revive the time when every workman sang

In writing to advertisers, please mention BUSINESS

Classified Advertisements

(Continued)

FOR SALE

FOR SALE—Hunting dogs of all qualifications (also Watch and Pet dogs). Puppies of all varieties in existence. On receipt of 10 cents we mail the most handsome, comprehensive, descriptive and illustrated catalogue in existence of 49 breeds of dogs, several breeds of swine, sheep, rabbits, ferrets. Poultry and Pigeon price list free. C. L. B. Landis, Dept. 109, Reading, Pa.

HEALTH WITHOUT DRUGS

"THE ART OF LIVING LONG," by Luigi Cornaro. The Venetian Centenarian. Descriptive booklet free. William F. Butler, translator and publisher, 108 Loan & Trust Building, Milwaukee, Wis.

HIGH GRADE HELP

I WILL START YOU earning \$4 daily at home in spare time, silvering mirrors; no capital; free instructive booklet, giving plans of operation. G. F. Redmond, Dept. AD, Boston, Mass.

RAILWAY MAIL CLERKS, \$75 to \$150 Month. Over 1,800 appointments yearly. Examinations everywhere frequently. Write immediately for free sample questions. Franklin Institute, Dept. W. 169, Rochester, N. Y.

HIGH GRADE EXECUTIVES WANTED

IMPORTANT EXECUTIVE POSITIONS carrying salaries \$2,500 to \$10,000 can be negotiated by high calibre men with the right qualification. Retain personal counsel to treat for you; confidential service, endorsed by best business ethics. The difficult and unusual case particularly invited. Ask details. R. W. Bixby, Lock Box 134-10, Buffalo.

INKLESS FOUNTAIN PENS

FOLLOW THE DOLLARS—THE MONEY YOURS. New inkless fountain pen; wonder of the age; never leaks or spills; away with the ink bottle; sample pen, 50c; money back if not as represented. Agents' profits 200 per cent. Write for agency today. INKLESS FOUNTAIN PEN COMPANY, 800 S. Hillside Avenue, Des Moines, Iowa.

INSURANCE

CAN I TELL YOU all about our \$5,000.00 Accident Insurance Policy which costs \$2.50 every 13 weeks, and how you can earn extra money by giving us the names of business men and women in your community, without it interfering in the least with your regular vocation or causing you any undesired publicity? Write me your answer today. D. ADNA BROWN, 1116 Stock Exchange Bldg., Philadelphia, Pa.

"LETTER SPECIALISTS"

SUCCESSFUL PAST RECORD indicates that my letters will increase your sales. Interesting free folder explains. Richard B. Brigham, 1108 Eddy St., San Francisco.

LETTERS, BOOKLETS, etc., that bring results—that's the kind I write. Low rates. Ad. Widder, 151 Broadway, Brooklyn, N. Y.

LOOSE LEAF DEVICES

EVERYBODY SHOULD CARRY A LOOSE LEAF MEMO book. Why? Because it is economic. Sample with genuine leather covers and 50 sheets, 25c. Name on cover in gold 15c extra. LOOSELEAF BOOK CO., Dept. X, 81 E. 125th St., N. Y.

MALE HELP WANTED

I NEED GOOD MEN—everywhere—part or all time—learn my business—make money with me—no experience needed—typewriter, desk and full outfit free. W. M., Ostrander, Dept. 13, 12 West 31st St., New York.

FREE ILLUSTRATED BOOK tells of about 300,000 protected positions in U. S. service. Thousands of vacancies every year. There is a big chance here for you, sure and generous pay, lifetime employment. Just ask for booklet S-3. No obligation. Earl Hopkins, Washington, D. C.

MOVING PICTURE SHOWS

WRITE MOVING PICTURE PLAYS—\$10 to \$100 each. Constant demand. Devote all or spare time. Experience, literary ability or correspondence course unnecessary. Details free. Atlas Publishing Co., 333 Atlas Bank Bldg., Cincinnati, Ohio.

OFFICE MANAGERS AND AUDITORS WANTED

A WELL-KNOWN CORPORATION, with branch offices in all parts of the country, is extending its operations and has several very desirable positions open for field auditors and office managers. Applicants with experience in checking field records or who have managed the office end of branches, preferred. Send references with experience and age to Box W816, Business, Detroit, Mich.

Classified Advertisements

(Continued)

PATENT ATTORNEY

C. L. PARKER, ex-member Examining Corps, U. S. Patent Office, Patent Attorney, 992 G. St., Washington, D. C. Pamphlet of instructions sent upon request.

PRINTING

GOOD PRINTING AT LOW PRICES, 1000 GOOD letterheads, envelopes, cards, billheads, labels, circulars, \$2.50. Samples free. Catalogues, booklets and circulars our specialty. FANTUS COMPANY, 521 S. Dearborn St., Chicago.

RESULTS GUARANTEED
IN MAIL-ORDER SALES CAMPAIGNS

When our copy is used. We guarantee that advertising copy written by us will "pull" better than any copy that has ever been similarly used by the advertiser, and will refund the cost of such copy to the advertiser if it fails to fulfill this guarantee. Our attention is devoted exclusively to the preparation of form letters and printed matter for mail-order sales campaigns. THE WELLINGTON CO., Chicago, Ill.

STAMPS—COINS—CURIOS

ILLUSTRATED SELLING CATALOGUE of coins and two old bills, 10c. Selling catalogue of stamps and sample, 5c. Buying coin catalogue, 10c. F. L. Toupal Co., Dept. B15, Chicago Heights, Ill.

WANTED SALESMEN

WANTED—Live man to take charge of State Agency to represent a manufacturing Company that has a big new business necessity just completed. Every State in the Union open. A wonderful opportunity for a man who has sufficient capital to make an initial investment and has the ability to organize and manage a selling company. We want sales managers who are capable of earning \$3,000.00 to \$5,000.00 a year, and for such a man this is a wonderful proposition. The Woodlinx Fixture Co., 527 N. Sixth St., St. Louis, Mo.

RITE-LITE ADJUSTABLE SHAVING AND DRESSING GLASS

"NO SHADOWS SHAVING"
Raises and lowers 8 in.
Slides 14 inches in front
of window. Nicked fixtures.
Beveled plate mirror.
Turns on swivel.
Excellent Xmas Gift
for men and women.
Rite-Lite Glass Co.
259 N. Sullivan St., Syracuse, N. Y.



CAN BE
ADJUSTED TO ANY
ANGLE INSTANTLY
NO SCREWS

Price Delivered:
6 in. Diam. \$1.00
7 in. Diam. \$1.25
7 in. Dble. \$1.50
(magnifying)
Money back if
not satisfied.
Special
Dealers' Xmas
proposition.



Ty Cobb

**Shaker-Knit
Sweaters**

Made of the finest selected
long fibre Australian Lambs
Wool, fashioned by hand, the
finest sweaters ever produced,

Shawl Collar Styles
\$5.00 to \$10.00

Our No. 1, at \$7.50, is special value, heavy
weight and adapted to all out-door sports.
In all standard colors—prepaid on receipt of
price. All other styles in same materials.

**Angora Sweaters, Mackinaws,
Jerseys**

The most complete line of athletic goods
ever shown.
96 page illustrated catalogue for the asking.

W. B. JARVIS CO.
Detroit, Mich. Grand Rapids, Mich.
Mention "Business"

at his bench." M. Vernes also thinks that the spirit of commercialism as exemplified in Paris by American methods has had a depressing effect in France. While it has taught the nation much, it is in conflict with its nature. A counteracting influence is needed, and he believes he has found it in songs for the workers.

THE problem of what to do with spoiled work confronts every shop manager in the country. Much of it is just enough below standard to prevent passing a rigid inspection, but plenty good enough to give first-class service without the attendant first-class refinements, such as noiseless action, for example. To saddle the cost of spoiled work on the workmen is unfair; to scrap it is a waste of labor and material.

Novel Plan to Sell "Spoiled Work"

Writing in the *American Machinist* on this urgent subject, John R. Godfrey makes the opportune suggestion to advertise and sell spoiled work as "seconds." He reasons that since there are "seconds" in automobile tires and accessories, why not also in motors, transmissions, etc.? The very highest-grade car requires parts made with the smallest workable tolerances. A quiet-running motor must have accurate cams and well adjusted valve lifters. A quiet-running, well balanced transmission and rear axles must have gears which are accurate and rigidly held in proper positions.

Good automobiles can be made and are made with motors which are not so quiet and transmissions which are not noiseless, but which run very well and give lots of service. Quiet running is one of the refinements which costs money because it requires very accurate work. This should make a field for a lot of parts which are outside the quiet zone and yet which are not inaccurate enough to impair their safety. This would enable a serviceable car to be made at a very reasonable figure.

A GOOD, up-to-date window display will do more business than whole pages of cold type, writes E. O. Burd in the *Dry Goods Reporter*. By means of the window the merchandise is brought in direct contact with the people, masses and classes alike, and will sell more goods than any other medium. For, as the old adage goes, "seeing is believing," and "goods well shown are half sold."

It is not the flashy display that gets the most business. A well-arranged up-to-the-minute, get-at-a-glance window is a trade

producer. A window trim must be made to catch the eye at a glance and create in the mere "looker" the desire to purchase. Failure to appreciate the money-making value of proper attention to window displays is undoubtedly the real reason why some merchants permit the same arrangement to remain in the window for several weeks. People never get tired of looking at new things, and these articles arranged in an attractive manner, and with suitable surroundings, will more than pay their way.

Americans, as a rule, are great seekers after amusement, and the new sights in the store windows provide a certain amount of recreation for them. There are hundreds of people who get great pleasure in taking a walk up town in the evening to see the windows. The store may be closed for the night, but by all means the windows should be illuminated. A well-lighted window is the store's best advertisement. Through the evening window, shoppers will notice what is on display, will make mental memoranda, and when a want is developed will come to the store to supply it.

IT is said that there are vast areas in Northern Alberta to the west of the Slave River where large bands of wild buffaloes are the only remnants not in captivity of the great herds which once roamed

Wild Buffaloes in Northern Canada

the western plains. Now that the Canadian Northern Railway has linked this great district with the outside world through its connection to Athabasca Landing, it is necessary to protect them from ruthless hunters.

To verify these rumors and to take steps to prevent the extinction of these herds the forestry branch of the Dominion Government sent out an investigation party working under the direction of Mr. A. J. Bell, the Government agent at Fort Smith in the Northwest Territories.


The existence of at least three herds of buffaloes was proved, each herd consisting of bulls, cows and yearlings to the number of about forty-five. In appearance they closely resemble the plains buffalo, of which they are the remnants, but being forced by necessity to live in the hilly wooded regions remote from settlement they have changed their habits somewhat and are fleet of foot and more agile than their ancestors of the plains. Unlike the western horses, which paw the snow away with their feet, the buffalo uses its huge head as a shovel and scatters the snow in clouds in order to reach the grass beneath. When alarmed the old bulls stand on guard in the rear, while the cows and yearlings make good their escape.

17th National Business Show and Efficiency Exposition

THE 17th National Business Show and Efficiency Exposition, held at the 69th Regiment Armory, New York City, the week of October 20th, was the most representative event of its kind ever held.

Throughout the entire week the Exposition floor was an inspiring spectacle. An atmosphere of *business* permeated everywhere. Keen minded, progressive business men in thousands investigated and delved to the merits of a large and varied display of office appliances and business aids. A few hours spent at this Exposition offered liberal education in business efficiency. That the products were such as would everywhere add to the efficiency of the office, store or factory is attested by a glance at the following list of exhibitors:

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Elliott-Fisher Co.
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General Acoustic Co.
Graham-Chisholm Co.
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Hektograph Mfg. & Dup. Co.
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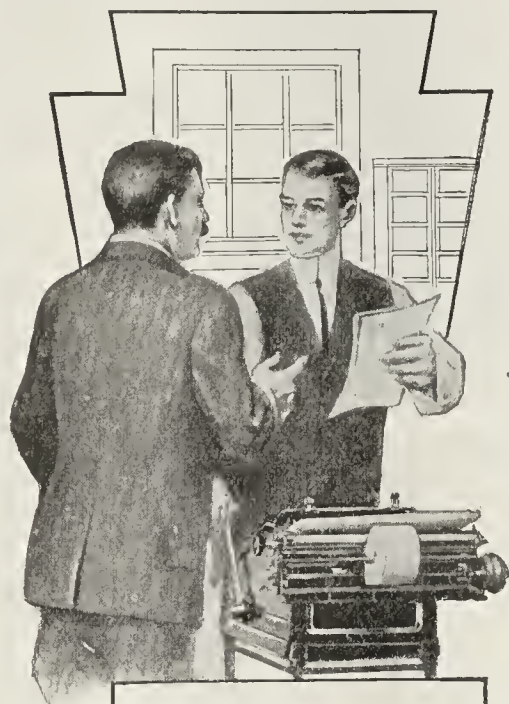
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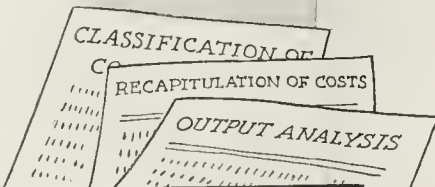
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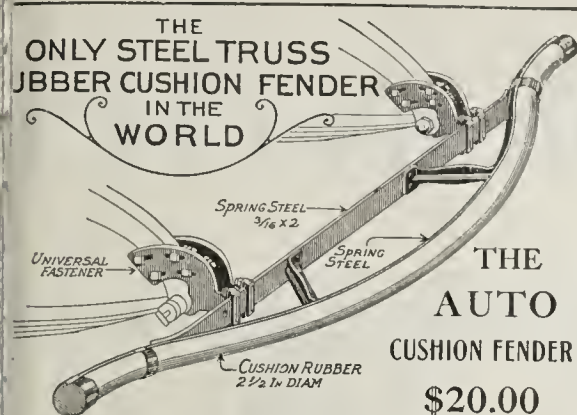
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A notable feature of the Show was the absence of the "curiosity-seeking, souvenir hunting, something-for-nothing element." This was accounted for by the judicious manner in which both the exhibitors and Show management solicited attendance. As a result, while that attendance was a record-breaker, it consisted of earnest men—and women—seeking information that would help them to do more and better business.

More than usual interest was shown in the international typewriting contests which were held as a feature of the Show. With the growth of the practice of dictating to phonographic and other machines instead of to a stenographer, speed and accuracy on the part of the transcriber are becoming more necessary. It is contended that one of the best results of these speed contests has been to stimulate interest on the part of the average stenographer in gaining these qualities. There were approximately seventy entries to the three contests,—professional, amateur, and novice; contestants using their choice of several of the standard typewriters.

The contests were fifteen minutes, thirty minutes and one hour, respectively, and from the gross total of words written a penalty of five words was deducted for every error made by the operator or the machine. A \$1,000 silver trophy cup was the prize in the professional test; gold, silver and bronze medals were the awards for the other contests.

There is no question that the Business Show has come to be a recognized and permanent institution by the visiting business man and exhibitor alike, and similar Expositions are planned for 1914—Chicago September 21st to 26th, and New York October 26th to 31st.



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Brief Reviews of New Books on Accountancy and Business Subjects, Selling Plans, Advertising, Collections, Factory Management, Etc.

Cost and Price (Skeels)

THIS is more in the nature of a philosophic treatise on economics than a book which any one can take and study for the development of cost or business systems.

In his analysis of the nature of costs the author traces everything back to the capitalization of land values. In fact, some of his illustrations are so clearly drawn that the reader is given a broader conception of the real reasons for the so-called "high cost of living."

All the products of the world, he says, are indirectly for the home, and in a direct manner all costs of whatever nature are finally included in the price of those commodities which enter the home. Productive capital and productive labor constitute productive force, and productive force generates the increase from which all payments are drawn and by which all values are maintained. Therefore a satisfactory market must involve a continuous trade condition, since those engaged, represent either capital or labor, and have continuous needs to be supplied.

In later chapters it is shown that no organization can be successful if based on capital alone, but that the greatest of all trusts is unrestrained land value. The steel trust, by capitalizing its mines, only did what individuals without organization had already done to the price of timber stumpage and to business blocks, and to sage brush plains. The danger to civilization is pointed out as well as the effect on foreign trade, and the application of government control on a broad reciprocating principle that defines the control, grants the privileges and provides the protection. —(The David Gibson Co., Cleveland—\$2.00.)

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IN a new book dealing with the question of Public Ownership of Railways, Mr. Johnson states that the present railway system is doomed to fall.

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In meeting the objections to Public Ownership, he very properly compares the railroads with the Postal System, the Navy Department, and the Public School System. He points out that every section of the country is paralleled by competitive roads, and, from an efficiency standpoint, claims this to be unnecessary waste. In fact, he says that every dollar put into needless road retards the prosperity of the American nation instead of promoting it.

Among the advantages claimed for the nationalized system, would be the distribution of manufacturing and other industries throughout all the land instead of congesting them in certain localities. The elimination of all duplication of expensive departments, agencies, bureaus, associations and commissions could be accomplished, and the millions wasted in the maintenance of legal departments, lobbyists, accounting systems, and all other unnecessary departments would be saved. —(The C. N. Caspar Co.—\$2.00.)

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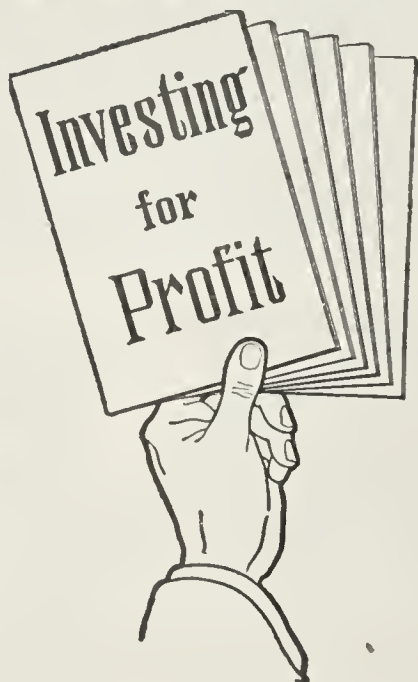
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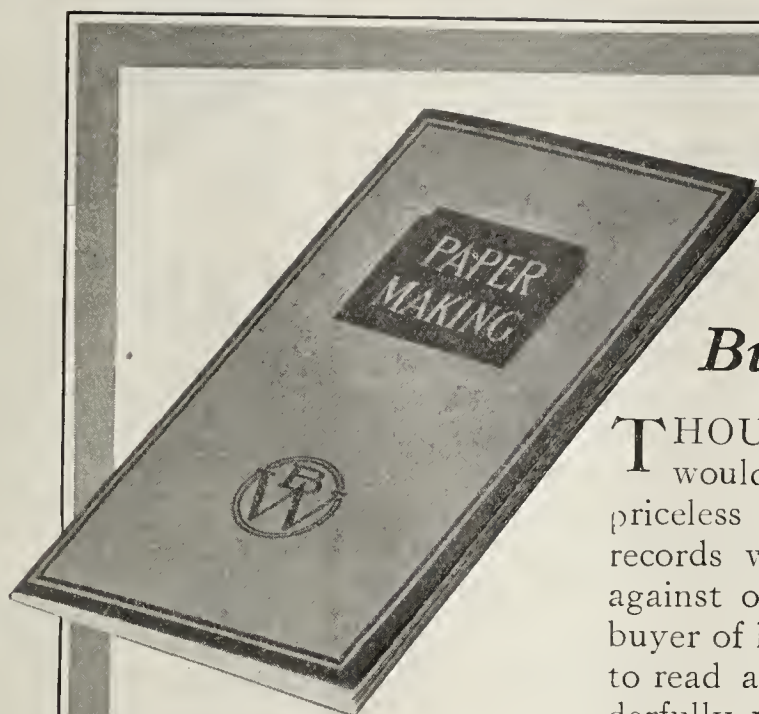
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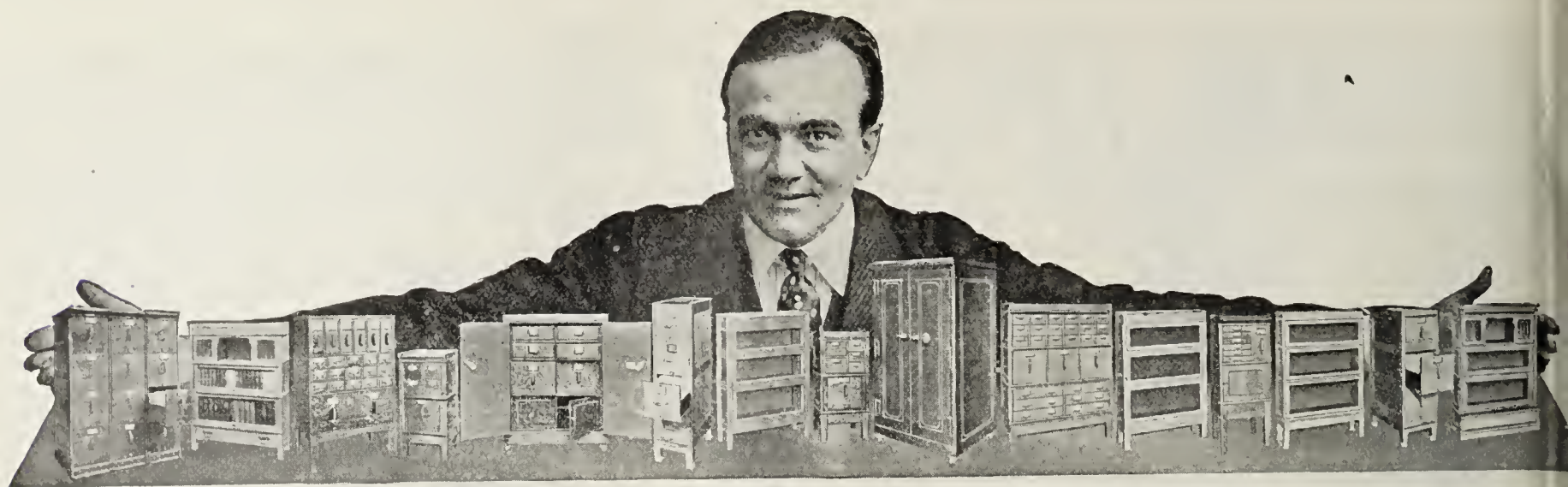
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A large majority of the readers of "Business" are of this class. The balance is almost wholly made up of the men immediately under the executive—the men who in a very few years will be executives themselves.

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"Business" in the past has been all that you expect it to be, if we may judge from the comments that have reached us. In the future we are going to try to make it *more* than you expect.

We have under way for 1914 some far-reaching plans for the betterment of the magazine, some of which will be announced next month.

Beginning with the January issue, Mr. Carl S. von Poettgen assumes complete editorial charge of the publication. Mr. von Poettgen probably needs no introduction to most of our readers. A trained writer, both in the newspaper and magazine field and in that other literature called advertising; a business expert whose activities have covered many lines; a recognized authority on efficiency subjects—it will be his aim to make "Business" more than ever *your* magazine.

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Does an article in "Business" please you? Does it displease you? Are there subjects which you would like to see covered, but which we have omitted? What departments interest you—or fail to interest you?

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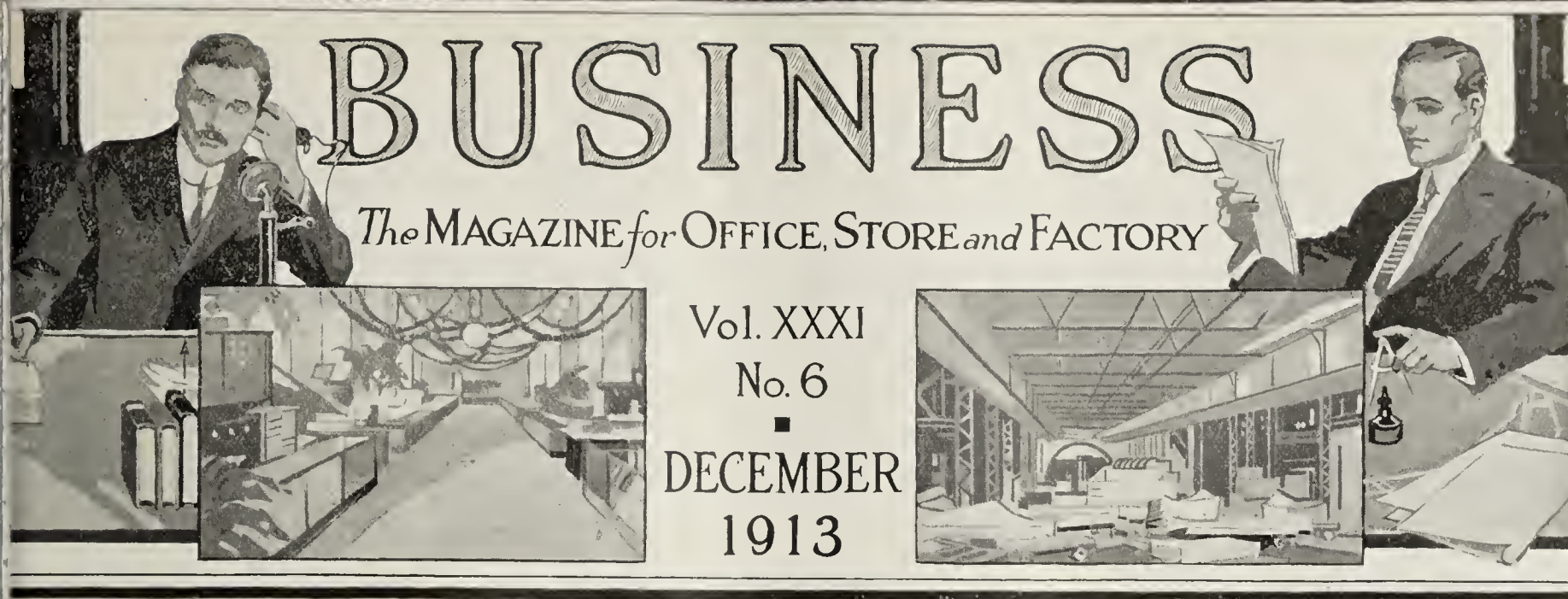
Will you do it?

THE EDITORS.



THE DAY IS DONE

From a painting by Victor H. Lynch



The RELATION of MODERN BUSINESS to CURRENCY REFORM

By H. A. Wheeler

President of the Chamber of Commerce of the United States of America

AMONG the great issues being considered by the United States government none is of more importance to business men and manufacturers than the matter of Currency Reform.

A sound banking system is of vital importance in a great commercial nation like ours because modern business is done on credit. Nine-tenths of all our mercantile transactions are conducted without the actual transfer of money. Credit enters enormously into commerce because of the large scale of production in goods a long time ahead of their consumption. The pair of shoes that are made in a New England factory may not be bought by the man who wears them down in Texas until months after they have left the factory. The \$3 that the man in Texas pays the country storekeeper for the pair of shoes is in the analysis the payment for the manufacture of the shoes in the New England factory. But the manufacturer cannot wait for his money until the shoes are sold down in Texas. He must have money every week to pay the workers in his factory; he must have funds to buy his leather and other materials, and pay all the running expenses of his plant. Neither can those who handle the shoes from the time they leave New England until they are finally purchased by the ultimate customer wait for their payment until the money is paid over the counter in the store.

A Kansas farmer raises a crop of

MOST American business men know that there is something wrong with our currency system—that, especially in times of stress or strain, it is very apt to prove inadequate to business needs. Just why this is so, and what the remedy may be, few of us could say. We know that the business canker is there; we feel the pain occasionally; but that is all. Mr. Wheeler's article is decidedly illuminative on the cause and cure of the currency situation.

wheat in the summer and sells it to a country elevator at the nearby railway station. The country elevator sells the wheat to a big Chicago elevator. The Chicago elevator sells it to a Minneapolis miller. The miller ships the flour abroad to a jobber who sells it to a baker. The baker sells his loaves to the London housewives. Through the wonderful machinery of credit it is quite possible that the five-pence a London housewife pays for a loaf of bread made from the Kansas wheat is the only real money that passes from hand to hand in the whole series of transactions. If that London housewife keeps a bank account and pays her baker by check, no money is used in the transactions. But all the agents of production in this transformation of Kansas wheat into food for an

English family get paid for their work through the credit machinery furnished by the banking system. When that machinery breaks down, as it has broken down in this country repeatedly, because of various serious evils in our banking system, the industry of the country is strangled.

The great commercial nations of Europe, realizing how vital to the success of commerce is the smooth running of the machinery of credit, have so perfected their banking systems that they are able to keep the machinery running in good times and in bad times. In England, France and Germany, business has its ups and downs just as it does here; they have industrial booms and industrial depressions; but the credit machinery is so adjusted to the needs of business that it keeps right on running. In America, we have a *fair weather* banking system. It works all right in good times, but breaks down just at a time when it is most needed—in a period of financial distress. We need only go back to 1907 for a striking example of the weakness of our banking system. The country was prosperous in that year; we had had, in fact, nearly a decade of the most wonderful commercial prosperity ever seen in the world. But in the course of a few days in the fall of that year the whole commerce of the country was turned upside down, with enormous losses to all classes of people, and especially to the millions of working people, because the banking system broke down.

It is a humiliating fact, that this is the only great commercial nation in the world in which such a thing could happen. It is unquestionably true that panics will continue to occur in this country so long as we refuse to reform our banking system. The older countries of Europe have insured themselves against money panics and we can do the same.

The reform of our panic-breeding banking system is a question that should never be allowed to enter into party politics. The question is now before Congress. It is the duty of Congress to discuss this reform without passion and without prejudice, and it is also the duty of every patriotic citizen to inform himself as to the merits of the proposed legislation.

Banking reform has been delayed for years in this country, because problems relating to banking and currency have been made the football of party politics. The fight for sound money was a bitter partisan struggle. That fight was won because the wage-earners and wage-payers of the country, realizing the vital importance of squaring our money standard with that of the rest of the world, stood together for the gold standard. Now that we have sound money, it is just as necessary that we have sound credit.

The present nation-wide discussion is a most encouraging indication that the people of this country are more and more coming to believe that legislation affecting business should be discussed in a businesslike way. Certain basic principles must underlie any plan for reforming our banking and currency system. The first principle is co-operation. In the panic of 1907 the 28,000 banks all fought against each other, each trying to save itself in the storm. This is just the reverse of what they ought to do. Our banking system should be so regulated that in a time of financial distress or industrial depression all of the banks of the country will unite for the common good. It is therefore proposed that the banks form a co-operative association. We need a system whereby a sound bank can always use its sound assets to provide itself with currency. We should have an association of all the banks that will stand ready at all times to rediscount for their banks their good commercial paper based on the legitimate day-to-day business of the country.

One of the worst faults of our American banking system is that we have neglected to develop a market for commercial paper. After every harvest, a great flood of money pours into the banks and finds its way to

New York, where now the final banking reserves of the nation are held. The New York bankers must put this money at work. They must put it where it can be recalled on short notice, when it is again needed by the rest of the country. The only big call that New York bankers have for lending money is the stock exchange.

Many good Americans believe that the New York banks encourage speculation from choice. This is not true. The New York banks loan the country's money to speculators because under our present system they have no other means of putting the money to work. The practice is most dangerous and finds a parallel in no other



H. A. WHEELER

One of the few men today qualified to write understandingly of the currency situation from the standpoint of both business-man and banker.

country. In Europe commercial paper is made the chief basis of loans, and the speculative exchanges play a comparatively small part in the loan market. In reforming our banking system we must create a broad market for commercial paper, as they have done in Europe, in order that the surplus money of the country will go first to business and afterward to speculation.

Despite the fact that nine-tenths of our business is done with credit instruments, the problem of providing for actual currency is of importance. Every year at harvest time the West and South needs something like \$200,000,000 in actual money to move the crops. In the agricul-

tural sections many people do not have bank accounts. When the corn and wheat and cotton are sold by the farmers they must have cash. This seasonal demand for cash in the West and South draws down the cash in bank vaults and especially in New York, where the surplus cash reserves are carried between the harvests.

It therefore may, and does happen not infrequently that the demands for money to move the crops come just at a time when the banks of the country, and especially those of New York, have already made heavy loans to business and speculation. These loans must be called, so that the cash can be sent West and South. In recent

years we have seen the unusual spectacle of a small panic in Wall street and high rates for business loans because of the bountiful crops.

It surely is a bad currency system that breeds panic out of prosperity. It is therefore essential in reforming our banking and currency system that we provide an elastic currency—currency that will expand and contract to meet the demands of commerce. The periodic drawing down of bank reserves and the enormous shipment of money West and South is a relic of primitive banking. People of all shades of opinion are agreed that our new banking laws should provide for an automatic expansion and contraction of the currency.

Another big defect in our banking system lies in our present dependence on Europe for the financing of our foreign trade. We are now doing \$4,000,000,000 trade a year with foreign nations, but through a lack of modern banking facilities we are compelled to pay Europe millions of dollars tribute for financing payments on goods shipped to and from our shores.

The great obstacle to currency reform is the fear on the part of many good Americans that the proposed co-operative association might be misused by politicians

by the monied interests. In the plan of the national monetary commission extraordinary efforts seem to have been made to prevent such misuse of the banking power. I believe that Congress will shape the plan that the co-operative association will be founded on sound business principles doubly guarded against political manipulation and high finance.

This reform touches everybody's welfare. We have in this country 30,000,000 bank depositors, everyone of whom has a personal interest in insurance against panics; and we have 35,000,000 workers, every one of whom has an equal personal interest in a sound credit system.

PROMOTING EFFICIENCY *through* MOVING PICTURES

Conservationists Applying the "Motion Study" Idea to Almost Every Kind of Human Activity

By Grosvenor Ainsworth Parker

UPON the third floor of a roaring factory in Providence, R. I., there is a room that seems strangely out of place. It is clean, well lighted, and one might think there was an attempt at decoration, for one wall and the floor is covered with a painted lattice design. The only furnishings are a small workbench with another lattice-rack, built of boards, rising from it, a square-legged table on which sets a rectangular clock with only one hand, and off in one corner another contraption of straight lines and angles—a moving picture machine. "There is no waste in the world," says Frank B. Gilbreth, "that equals the waste from needless, ill-directed, and ineffective motions. When one realizes that in such a trade as bricklaying alone, the motions now adopted after careful study have already cut down the bricklayer's work more than two-thirds, it is possible to realize the amount of energy that is wasted by other workers of this country. Moving pictures alone have made it possible to create new standards of efficiency."

The whole scheme of this newest professional man, the Efficiency Engineer, is to secure the greatest amount of work in the least time. He has no hours of relaxation when he is not thinking of motion study. His recreation is to tell others about his work and arouse their interest in it. He always has a stop watch in his pocket—although the ordinary stop watch has become hopelessly antiquated for his refinements of calculation and has been supplanted by other instruments of time measurement for his important studies.

It was comparatively easy to put into force certain changes which helped to lessen the useless exertion of each workman. The placing of his rough material so close at hand that he didn't have to take unnecessary steps to get it was an example of such a change. That was an aid to efficiency which any sharp-eyed, sharp-witted foreman might have brought about.

IT IS only within a very recent period that American manufacturers have realized the vast additional profit which lies in the saving of waste and the elimination of lost motion. Many of them have not realized it yet.

The latest development in this field—the detection of lost motion by analysis of moving pictures—is interestingly treated in this article.



The watchword efficiency extends even to the examination of the picture films by hand instead of throwing them on a screen.

But the "engineer" figured that a workman went through many motions which wasted both his strength and his time. These were so slight that it was impossible to detect and remember them by watching a worker. How could each be recorded? The improvers of wasted time gave long thought to this question. The answer came, as such things often do, by the merest accident.

Mr. Gilbreth dropped into a moving picture show one night when a film was showing the interior of a foundry. Something

went wrong with the machine and the pictured workmen stopped in their tracks. One had just raised a hammer for a blow; another was swinging a sledge on the downstroke. All their exertion, the very expressions of their faces had been caught and held by the camera. Before the film was in motion again Gilbreth was out of the little theatre, and when he went to the above mentioned plant in Providence, Rhode Island, he brought the moving picture machine into play to help him study the motions of workmen. The managers

of this factory decided that they would "go the limit" in the introduction of efficiency methods, and tests were made until the method of photographing efficiency was perfected.

Under Gilbreth's direction one wall and the floor of the large light room were overlaid with a lattice of black paint, the lines being exactly four inches apart. Their purpose was apparent when the first photograph was developed. The squares furnished a system of standardization, automatically recording the size of any object placed before them and the extent of every motion of the workmen. The wall lattice gave the vertical measurements; horizontal dimensions were marked by the floor squares. The size of the squares was worked out after much study as the best for all the purposes to which they could be applied.

By the help of other devices which Gilbreth has developed, each photograph is in itself a record with a permanent value in the study of other operations. One appliance which appears in every picture is the single-handed clock whose face is divided into thousandths of a minute. The hand makes a complete revolution in six seconds. Thus each motion is accurately timed and the necessity of using a great quantity of film in order to secure a complete picture of all the motions involved is obviated. In each picture too, a sign is displayed which gives the date, the subject, the number of the picture, the place where it was made and



Within eight and one-half minutes the machine has been set up and the workman is ready to set up another.

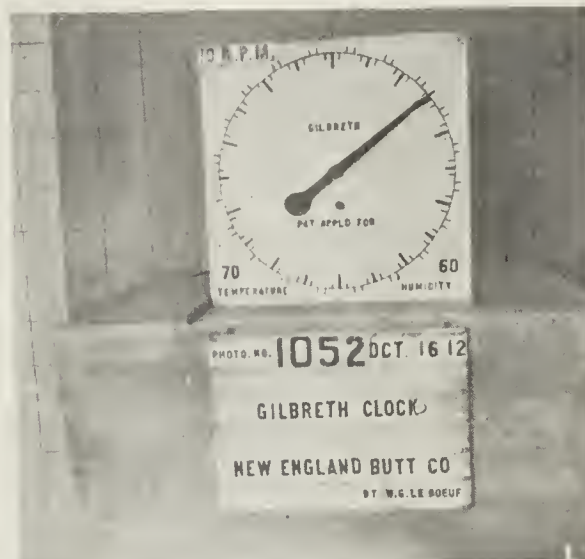
the humidity and temperature. These last data are of value in the study of fatigue and speed.

Another aid that is given the workman who poses for efficiency is an arrangement called the packet. This is the wooden lattice which is fixed to the work-bench. It is made of heavy boards with the centers of the squares four inches apart. If the man is assembling a machine, all parts are placed on his rack in the order in which they will be used. First he takes the base. Then in each hand he takes three bolts, and they are placed in position. On the next hooks are the nuts, which, in size, are just right to bring the bolts into the proper position when screwed up. Then follow the legs, etc. Within eight and one-half minutes the machine has been set up and the workman is ready to set up another. Before the days of scientific management, when the workman had to turn around and pick the parts out of boxes, it used to take $37\frac{1}{2}$ minutes to accomplish the same task. The cut in time was made through the motion study done with the moving picture machine.



Before the days of scientific management he picked the parts out of bins and took $37\frac{1}{2}$ minutes to accomplish the same work.

The watchword efficiency extends even to the examination of the picture film when the head of the firm wishes to see exactly what his men are doing with their time. It was found to be unnecessary to make a positive of the original film and throw it on a screen. Such a method would have served no better purpose than a personal inspection of the worker, and would not make it easier to study his motions. Instead the film is passed by hand under a microscope which gives every opportunity for close examination. As the pictures are taken slowly, there is a perceptible difference in each. The time interval is recorded in the picture, and a little subtraction tells exactly how much time is consumed in a given motion or how much elapses between motions. In this way every unnecessary gesture can be detected and directions given as to the order of movements to be employed in that particular task.



One appliance is a single-handed clock whose face is divided into thousandths of a minute.

It is not only among the factory's working force that the "movies" do their part in economizing time. If an agent comes in and with glib tongue asserts all the benefit to be derived from some particular office appliance, the moving pictures give him a chance to prove his claim. In any factory which Gilbreth is reorganizing, the efficiency test is the court of last resort. Suppose the firm is in the market for adding machines. The salesmen come in force, armed with many words, but to use them would be waste of breath and of the firm's time.

"All that you say about your machine may be perfectly true," the agents are told, "but we are from Missouri. You must show us. If you will send an expert operator down here with a machine, we will take a moving picture of him as he runs it. The same test will be made with your competitors. If the pictures show that your device will accomplish its work in less time and with fewer motions than any other, that is the one we want."

(Continued on Page 369.)



The squares on the wall measure the movements of the workman. The clock indicates the lapse of time.

UNDERSTANDING YOUR WOMEN CUSTOMERS

Failure to Recognize the "Points of Difference" Responsible for Much Trade Being Diverted to Other Channels

By Russel Willmot

EVERYBODY knows that there are certain stores in every town which carry no better goods than their competitors, but which are much preferred by women as trading places. The reason is simply that the appeal of the store for feminine trade is made upon the direct points which interest women. This does not refer particularly to advertising, but to the whole tone and policy of the store. An analysis of some of these feminine "contact-points" is made in this article.

To understand why a river pours into the sea tinctured with iron or salt or sulphur, it may be necessary to travel backward to its source. To understand why a woman's mind is naturally "utilitarian" and a man's mind "constructive" it is necessary to travel swiftly up the river of Passing Years to the beginning. The man-child and the woman-child are differently constituted in nature and this difference is accentuated by difference in training, environment and so in the analytical examination of the feminine purchaser as compared with the masculine buyer, there should be no idea or attempt of claim for superiority in the men's viewpoint of either. These observations are simple statements of typical facts, deduced from long years of observation and study, which are borne out by the conclusions of expert psychologists. The girl-child plays with her doll baby, learns housewifely tasks, marries and carries her interests in her own little world of four walls. The appeal of the retail store for her trade must be based on one of the following utilitarian superstructures:

- 1) Greater Economy.
- 2) Greater Convenience.
- 3) Greater Comfort.
- 4) Greater Sanitation.
- 5) Greater Beauty and Utility.
- 6) Actual Need.

All of which goes to show that woman is ready, willing and in so far as her financial resources allow, anxious to use articles to improve the conditions of her home once they are prepared for her, shown to her and she is convinced of their value. That is why the house peddler has thrived and multiplied and replenished his kind until in self-defense the resident merchant has had to call for itinerant vending laws.



"The Colonel's lady and Judy O'Grady are sisters under their skin."—Kipling

The boy-child plays with his toy blocks, building stores and bridges, spending hours with his hammer and his toy train, always looking forward to the time when his feet will fill his father's shoes and his head his father's hat.

He goes with his paternal relative to the machine shop, the mill, the store or the grain elevator and even as a small child he gets a glimpse of the great world and its endless needs. He sees how things are made and done and the "constructive" or "producing" tendency is fostered. He is not as amenable to suggestion as his sister because his experiences all along the line from boyhood to manhood develop cau-

tion, skepticism and a disposition "to be shown" and to let the other fellow prove a new idea a success before he ventures his own money to possess that which may not "make good."

Hence we reach the first conclusion that women's buying inclinations are centered about utility articles for their home. They are highly susceptible to suggestion and may be anxious for and buy at two o'clock what

they never dreamed of wanting or even knew existed at one o'clock. The wise merchant will therefore keep his eye trained upon the market, will stock, demonstrate, create a demand and reap a harvest of profits on articles which supply a real need and yet which his women customers would never have called for, had they been left to take the first step.

Deception or Discourtesy Never Forgiven.

A COUPLE of men lawyers will indulge in court room invective and go down the street arm in arm. Two men will have an unsatisfactory business transaction, be political opponents or even be anxious competitors and yet end by being the best of friends, each ready to credit the other with the good qualities he sees exist.

Not so with women. Once they find they have been unsatisfactorily dealt with, have been the recipient of real or fancied discourtesy or their credit impugned in any way and they will hold the grudge, like an Indian, for all time.

Among the birds and animals, it is the male that preens itself and is gifted by nature with extra attractiveness of coat and feathers. With the human family it is rightly the female who has inherited or absorbed the prerogative of special attractiveness and, properly recognized, this is a powerful selling factor.

Women instinctively long for the beautiful for their personal use and for their homes and they are proudly sensitive if they cannot have them. The young birds go forth soon into the world but the chil-

dren of men remain long in the home; and its atmosphere of purity, comfort and harmony form the ideals of a lifetime.

Women like to be surrounded with beautiful things for their own sakes and for the sakes of their families; and the man who recognizes that the feminine jewel should have an appropriate setting in work as in play, who, appeals to her love of beauty and who does it in a courteous manner is going to get her trade when she has any to give.

Hence we reach the *second conclusion* that if you would hold a woman's trade, never sell her anything of which you are doubtful or it may be the means of losing her trade forever; and obedient to her primal instincts, she will warn her sisters against you in no uncertain terms. Never permit the semblance of a discourtesy to be offered her, or before one woman of small means show deference to the woman of wealth. It engenders bitterness against you. The poor woman's heart may long unspeakably for that immaculate, white-lined refrigerator. She cannot afford it. She knows it and you know it. But why not please her by showing it to her and leading her later to the cheaper line.

Use Value and Cash Value.

A MAN will look at a stove or a machine, examine its parts, see how they are made and estimate the cost of raw material and manufacture. He wants to feel satisfied that he is getting actual cash value in iron and wood and steel as well as in the perfection of working detail. He is more critical and exacting; but once the sale is made he is pretty apt to accept the deal and keep quiet about it forever after.

Not so with a woman. The use value will appeal most strongly to her. In nine cases out of ten she will pay no attention to the constituent parts but she will expect the apparatus to do good work and that without any bother. She has a right to expect this.

Some manufacturers have critical boards of examination before which every article has to pass for approval before it is ready for sale. It is evident that all industries do not have such a board of censorship; for it is by no means exceptional to get articles intended for household use, machines, etc., that are not right. In a recent demonstration of labor saving devices for the household, a goodly percentage of the devices sent by retailers and wholesalers had to be struggled with to get them to work and some refused altogether. A man may figure these difficulties out for himself. A woman never. She is "utilitarian" and not "constructive."

Hence we reach the *third conclusion*. Be very particular in every sale made especially

to women that the use value is all right and that she understands the manner of using to obtain the best results. This is why the demonstration has become so popular as a selling means—use value is actually demonstrated and there is nothing like seeing for believing. Houses sending out imperfect goods add to the expense of sale and so lessen the profits. To sell an article that will "work" is to sell satisfaction.

Feminine Interpretation of Timeliness.

TO a woman, timeliness means to have a thing on hand well in advance of the occasion for which it is needed. She thriftily buys her blankets in July because they are cheap then and will keep. She enjoys the feeling that when the kettle she is using spitefully goes through at an inopportune moment there is another and better one in reserve. She instinctively buys things to "put away."

The retail dealer who makes intelligent use of his publicity can sell to his women customers before his competitor realizes it is time to commence the special season sales. Prepare to sell to women in advance of the season or at least at the very opening of it.

Talk with the up-to-the-minute women of your town about the latest labor saving devices on the market whether you have them in stock or not. It will be a subtle piece of flattery that you value their opinion concerning the same. Glance over the advertising pages of the leading household magazines and know therefrom what has been introduced to your women customers through their pages. You may not need to stock them but to be ignorant altogether concerning them is to put a premium on the service of the mail order catalogue.

Once in a while have a demonstration—when things are dull—serve cake in a cake mixer, ice cream made in record time in a new freezer, coffee and cocoa made in special outfits. Orders will be freely given if the goods are shown right.

Once in the store make it easy for them to find what they want by assembling goods of one class in a section by themselves. Have the background of cases and shelves arranged so as to bring out the fine points and finish of the goods. The ease with which things of a household nature not in immediate demand may be viewed and the attractiveness of their display are factors in selling them.

This brings us to the *fourth conclusion* that women are by nature forehanded. They are entirely willing to prepare for the possible wants of a future day while no immediate present need exists. They are frequently influenced to make a household purchase because they find it difficult to resist its attractiveness. Therefore, do not

wait to advertise preserving kettles until fruit is ripe or fancy muslins until the weather is sweltering hot.

The Right Kind of Advertising.

PRINTED advertising matter placed in out going parcels will be read ninety-nine times out of a hundred by women. Once by men. Newspaper advertising that is directed in a catchy way to the feminine portion of the community will find readers this week and next week they will look of their own accord for something of interest to them.

An advertisement that does not contain the price or the range of prices is likely to fall flat so far as women are concerned. They plan to pay and they want to know first, whether the longed-for article is within the limit of what they are willing to pay.

Do not over-urge women to buy. It makes them wary about coming back. More likelihood of making a sale by saying "Look about and satisfy yourself that this is the best thing of the kind on the market. We know it is; we want you to know it too."

The *fifth conclusion* then is—Make the advertising for women specific. Have something worth advertising to women and tell them all you would naturally want to know about it if you were a woman. Show the goods, explain use value and cash value but do not over-urge—should they decide not to purchase, express pleasure over the opportunity of explaining the advantages of the article rather than to betray annoyance.

Two General Types.

THE student of the human mind recognizes two general types of individuals—the "motor" and the "sensory."

An understanding of these may help a bit in knowing how to conclude a sale. The "motor" individual is self-assertive. She or he has a suggestion for every possible situation or emergency. Conclusions arrived at by such rapid processes that they are said to be "jumped at." Many women are said to jump at conclusions rather than to arrive at them by slower course of reasoning. The mind of the "motor" type of individual instinctively generalizes. Distinctions and differences are not accurately retained. This is "fluidity of attention" so often met.

To show a large assortment of goods a "motor" minded person is to spread interest out thinner, as it were, and so prevent a decision. The remedy is evident. Concentrate your selling power on the article that from your own knowledge and experience you perceive is most likely to sell. This type of customer must

(Continued on Page 369.)

F. O. B. JOHNSON

By Frank Farrington.

If the village fire-bell had not rung just as Boice Johnson's clerk finished letting a barrel of molasses down through the trap door into the cellar in the back of the store, the clerk would not have started a run for the fire, leaving the trap open, and Johnson himself would not have come running in from the back yard and tumbled through the hole, falling into the molasses barrel and injuring his back beyond hope of recovery.

Boice Johnson had just recently bought the store and was developing a nice business, but this accident ended it all. He had to sell out and in a few weeks he found himself flat on his back in bed to stay with no assets other than a few hundred dollars and a faithful wife.

He was a natural born merchant. He took to selling things as a woman takes to pretty clothes. Even as he lay there day after day, thinking it over, he felt that he still could do things if he had anything to sell and could get hold of anyone to whom to sell.

He kept in a pile on an adjacent floor the many catalogues that kept coming in by mail day after day, and whenever a new one arrived showing a particularly salable looking line, he would writhe in mental agony over his inability to get back into the selling game. His wife sympathized with him. She, too, possessed one of the instincts of a merchant, inherited from a storekeeper father.

At last one day Boice said to her: "Jen, what's the reason I can't do business right here? If there's anything I can do it's talk, and that's all a man needs to do to sell goods. When I was in the store there wasn't a day I didn't make sales of goods I didn't have, just from catalogues. I could only get the people to come in and see me about what they want to buy, but I could sell to them all right. I can't remember as my legs were ever any great help in making sales. I made 'em all with my head, didn't I?"

Boice, you can sell goods right here and you want me to, I'll take the contract to the people to come in and we'll start a new business right here in the house." But how're you going to get the people to come to buy from a man flat on his back when they can walk into a store right across the street from here and do business

with a well man? I guess there isn't any use trying to start anything."

"Why, Boice, dear, didn't I used to help you in the store, and didn't you say I was better than any clerk you could hire? Well, now, I've got some ideas about get-

ting And Flat On his Back Johnson he became as soon as he had the sign hung out. Not that the public immediately so translated it, but his wife placed the information quietly here and there where it would and did spread. And along with the intelligence as to what that "F. O. B."

meant, every time went the information, "He's going to sell things right there in bed—anything you want to buy, he'll order it for you from catalogues."

Every morning when the breakfast things were put away Mrs. Boice Johnson made a few morning calls around the little community and everywhere she went she left word of her husband's indomitable courage in determining that he would go on doing business right where he was, and that he had the most complete line of catalogues of all the best firms that made anything. And every afternoon the operations of the morning were repeated until every family in town had received a call from the enterprising wife.

In the meantime a home-made rack was set up within arm's reach of the cripple, and another rack was made consisting of a wide board across the bed in front of him with supports on the floor on each side. This became his desk and eventually he had a double row of pigeon-holes put on it in which he placed correspondence and the smaller catalogues.

The room was on the first floor, and was made bright and cheerful and every effort was made to give it the appearance of a business place. Advertising posters of the various lines for sale covered the walls and anything that might distract the attention from business was removed.

On the wall space faced by the visitor as he sat in the chair by the bed, was kept continually some sign calling attention to an article which the F. O. B. merchant was pushing unusually hard.

These wall signs were usually applied to seasonable goods. In the spring, signs would appear reading, "Ask about the special price on Haying Tools," or "Special 25% discount on mowing machines now," or "Lawn sprinkler free with every order for 50 feet garden hose."

The first callers after the sign was hung out and the calls on the neighbors began,



He is doing a business that nets him more clear money than he probably ever would have made in the store.

ting folks to come to buy and you've got the ideas about how to sell to them when they come. First we'll hang out a sign. What shall I put on it? I know where there's a nice white board and I've got that old stencil outfit we had in the store."

There was a good deal of discussion of what would make the best wording for the sign, and Boice finally decided that since it was going to be his plan to sell goods of the bigger sort, such as implements and other bulky things, and since he would sell them for delivery to the buyer at the railroad station, f. o. b. the buyer's wagon as it were, it would be a catchy sign to make it read "F. O. B. JOHNSON."

When he suggested that, his wife jumped up and clapped her hands exclaimed, "Just the thing. F. O. B. Johnson. Flat On his Back Johnson."



Made a few morning calls and left word of her husband's indomitable courage.

were more out of curiosity than for business. The semi-idle male gossips of the village came right in and stayed as long as there was any encouragement to them to remain. But Boice Johnson had never allowed loafers to make a club room of his store, and he had no intention of starting a private club for them in his home. In this he was seconded by his wife, though both realized the necessity for discouraging them without offending them. It was an easy matter, however, for Mrs. Johnson to ask a persistent visitor to excuse Mr. Johnson as he was unable to talk long at a time and it was "just time for him to take his little afternoon nap."

After calls had been made on the village people, letter writing began to the country folks, and a direct personal letter was sent to every family getting mail at the local post office or by the local rural free delivery routes.

These letters were a plain request for business. They stated Mr. Johnson's position and need of means of earning a livelihood. They called attention to his previous business experience and they made capital of the fact that his expenses were almost nothing, so that he could sell on a very narrow margin of profit. These first letters were signed by Mrs. Johnson and the personal appeal was made strong.

Subsequent letters were more in the nature of advertising, and a request for business for strictly business reasons. These were of course signed "F. O. B. Johnson."

Johnson knew the prevailing prices on all forms of merchandise, and he made a

regular feature of always cutting the usual retail profit in two. He told his patrons in his letters that he had no rent to pay for store. He paid no cartage bills because every customer for anything bulky was expected to get the goods at the depot himself as a part of his payment for them.

He showed why and how he could afford to sell cheaper than a store and he did it. He had no capital tied up in stock, no dead stock, no poor accounts, because he insisted on having the money when the goods went out. He did a spot cash business with no stock but catalogues, and he even went further and encouraged cash with the order by giving a uniform discount of five per cent for it.

He kept all the big mail order house catalogues right in plain sight where the visitor could refer to them. He invited comparison of prices and quality with these catalogues, and he backed with his personal guarantee every sale of any kind unless of such goods as could not be guaranteed, and these he sold with the understanding that the customer must take all the chances.

He attached to all his advertising, to all his letters, to all printed or written matter he put out the phrase, "Let F. O. B. Johnson Get It."

At first the local stores were inclined to favor the invalid dealer as a matter of courtesy, but as his business developed they began to feel sore over his cut prices, and they fell into the habit of making caustic and sarcastic comments on his lines of goods and his ways, and these remarks proved to be a valuable means of developing interest and sympathy in the minds of the public toward Johnson and his wife. Johnson was regarded as the under dog. It scarce seemed fair to him for well, able-bodied men to be showing an unfair spirit toward him, and the fact that Johnson himself asked no favors because of his condition made the feeling in his favor the stronger.

At first Johnson took up the matter of the agency for lines of goods he could sell with a few reliable makers, and told them his situation and his plan and asked for their co-operation on a strictly business basis. He secured not only plenty of catalogues for distribution, but also wherever possible, actual photographs of the goods. He had samples sent him of special parts of machinery showing advantages of construction, and on shelving arranged on brackets around his room he showed these parts, each with a card over it telling its story.

From buyers who had had unfortunate experiences with unsatisfactory machinery or goods of other makes he secured defective or broken parts to put beside the perfect parts of his own brand.

He had little trouble in securing written testimonials from his acquaintances to whom he had sold goods, recommending them, and these testimonials he pinned on the wall above advertising matter or sample parts of the articles.

When he got a new customer on one article, he made it his business to show that customer how he could make money by coming to him for other things. He solicited any kind of business a man could do in his position. He became a notary public. He established himself as a real estate agent. He offered to the farmer and others not well acquainted with business methods where the transactions must take place by mail, to carry on the business for them, charging a reasonable fee for his services.

The farmer who wanted to establish a city market for any of his produce was invited to come to F. O. B. Johnson and let him arrange the matter. The young man who sought a position in some business in a distant town was asked to let F. O. B. Johnson advise him. No matter what the business, how great or how little, Johnson was ready to help on it, and he always made charge for his services. This fact, together with the fact that the charge was never exorbitant, made people of all kinds feel free to come to him about any kind of matter.

As soon as possible they bought a typewriter and Mrs. Johnson learned to use it while her husband dictated, and eventually he had a stand made extending over the bed on which he could have the machine placed and use it himself.

Where there appeared a possible customer for some article which could not be bought singly but only in lots of a quarter dozen or more, a few letters usually uncovered enough more possible customers so the sales made up the necessary number.

Today F. O. B. Johnson has his private office into which his "office bed" is rolled in the morning, and this office opens on a broad porch to which a farmer can drive up, and if he so desires he can talk to Johnson through a speaking tube without getting out of his wagon.

There is a telephone fastened to the headboard of the bed, and every convenience for transacting business is within reach of the invalid, and he is doing a business that nets him more clean money than he probably would ever have made in a store.

OH, I hate the kicker and the grouch, and the whining ne'er-do-well; the chap who pipe "Gee, what's the use," and "Lord, but ain't it hell." Give me the cuss who doesn't fuss about things as they be; but wades right in with blithesome grin, and mends them happily.

TAKING CARE OF INJURED WORKMEN

How an Organization of Manufacturers Are Fulfilling Their Duty to Their Employees

By James Cooke Mills

IT is significant of American progress that employers of labor in industrial pursuits are rapidly coming to a full realization of the need for taking care of their employees. This tendency is being evidenced in many places and many directions, but a campaign of education started in Detroit both among employers and employees is productive of results which are astonishing.

The type of employer often designated as "One of the old school who came up by his own boot straps," honest, hard working, but short-sighted in many respects, is fast disappearing. In his place are men of trained minds, sane, thoughtful, of sound judgment and careful methods. The Employer's Association, formed in 1902, insists on fair play as between employer and employee and is a wonderful power for the welfare of the city. Here the application of the idea of duty to the workman as furthering the best interests of all, is most thoroughly exemplified. Within the last few months eighteen large manufacturing concerns in the industrial section along the east water front have organized an association, styled the Manufacturers' Mutual Hospital Association. The mutual hospital, promoted by employers of about sixty thousand men, is believed to be the first in this country. It is the beginning of another wave in the national movement for the welfare of toiling millions, and, incidentally, in the educational work that is being carried on for the benefit of the workmen. It should be a powerful factor in convincing every intelligent and fair-minded employee that his employer is not his natural enemy but his friend, that one is dependent upon the other, and that fairness on the part of the employer together with loyalty of the workman, will bring maximum results for both.

Aside from these motives the hospital association was formed as an economic business proposition, and is being conducted on that basis. Although the operation of the hospital will entail an expenditure of more than \$25,000 annually, the net cost to each member for the care of its injured workmen will no doubt be much less than by the former method of handling the cases in general hospitals or in the workmen's homes. The Workmen's Compensation

Law specifically states that the employer shall provide medical and surgical aid for three weeks in accident cases, pay a specified sum for the loss of a limb, or 50 per cent of the workman's wages in disability cases. While the operation of this law protects the credulous employee from unscrupulous lawyers, whose victim he formerly was, it

the privilege of consultation and the highest criticism of the city's best physicians and surgeons.

A stately and substantial mansion well adapted to hospital purposes was secured near the center of the district covered by the manufacturers. It is a well arranged building with twenty-seven rooms and six baths, of luxurious appointments, and is finely equipped to carry on the work of the association. The main entrance opens into a spacious hall, to the right of which is the office of the superintendent, and a broad, easy stairway leads above to a well-lighted hall from which open the private bed rooms, the living room of the resident surgeon, and the emergency operating room. This operating room though small is nicely equipped for minor operations and those requiring immediate attention. On the third floor are located the wards which are large, pleasant rooms having good light and ventilation. On this floor is the main operating room fully equipped to take the most difficult cases. At present the hospital has 24 beds, but it is yet so new that



Well adapted to hospital purposes, having 27 rooms and six baths.

still leaves him the prey of quack and irresponsible doctors. This evil the mutual hospital effectually corrects. It goes beyond the specifications of the law and gives full medical and surgical treatment from the time of the injury until a complete recovery has been effected. The workman in no way contributes to this relief which insures his speedy recovery and prompt return to his work. Furthermore, the mind of the workman is at rest as he knows that so long as he performs his duty his position is assured. The ever present fear he experienced in the old days of being discharged, is eliminated, and he naturally gives his best efforts to his employer. The astute manager now realizes that proper surroundings, plenty of light, heat, and ventilation are conducive to good work, and that attention to the personal element promotes industrial peace.

The officers of this helpful association rank among the most prominent and far-seeing business men of their city. The association is conducted on a broad and liberal policy, and has the unanimous co-operation of the Board of Trustees and the medical staff of the Detroit General Hospital. This insures its having at all times

its requirements are not definitely known. It is expected, however, that when the good work is well started, there will be from fifteen to twenty cases continually demanding the attention of the hospital staff.

When accidents occur in any of the eighteen plants of the association, first aid is at once rendered the injured in the miniature hospital wards, with which each modern factory is now equipped. If it is more than a slight scratch or a momentary disablement the motor ambulance is called and the workman hurried to the mutual hospital, where he becomes a patient under the watchful care of the physicians and nurses. Conditions more ideal for a speedy recovery, with his mind free from the worry of the expense, could scarcely be found. In all serious cases he is not permitted to leave the hospital until in fit condition to return to work, which rule precludes the possibility of a relapse. In minor injuries, however, if the home conditions are favorable, as determined by the visiting nurse, he may be sent there after all danger is past. During his convalescence he will be visited daily by the field nurse who makes a report of his progress toward



The emergency operating room is nicely equipped for minor operations.

recovery. This nurse also calls upon all cases of slight injury, makes necessary dressings, and suggests proper care for the man to take. As it is the desire and aim of the employer to get the workman back to his bench as soon as possible, in order that the factory may have the benefit of his production, these details are of the utmost importance.

The expense of equipping the hospital and otherwise making it ready for use was met by an assessment levied on the associa-

tion members apportioned to each on the basis of the number of names on the member's payroll. The expense of maintenance is likewise met by periodical assessments on the members, on the same basis. Although the first represents a considerable investment, and the other a continual item

of outlay, both are properly treated as expense and charged as such in the accounts of the members. Based on the number of employees protected by the hospital plan, the costs to each member of the association cannot be excessive, and in consideration of the numerous advantages derived from it, will undoubtedly prove an economic factor of efficient management. In proof of this statement a simple computation gives the cost for each workman on the rolls at forty-two cents a year. Could any other



The wards are large, pleasant rooms having good light and ventilation.

form of insurance offer the advantages of this plan at such low cost?

There is no doubt that the success of this experiment, which is being watched by manufacturers all over the country, will lead to the formation of many similar associations in other cities.

They will remove one great element of discontent and dissatisfaction among workmen in industries where personal injury is to any extent a factor of occupation.

How the Christmas Sentiment Helps to Move the "Hard to Sell" Things

By F. L. Brittain

THERE is something about the word "Christmas" that fascinates old and young. Immediately after Thanksgiving Day it seems as if the whole world begins planning its Christmas purchases.

The jewelry stores almost had a monopoly on Christmas trading till within recent years. By heavy advertising and beautiful display the department stores have now won much business away from the jewelers and at the same time have helped to create a wonderful buying spirit at this season of the year. Gift shops have sprung up by the thousands and they thrive through sentiment.

Within the last five or six years furniture merchants have awakened to the selling possibilities of their lines. The furniture merchant has a very simple proposition in dining tables and chairs. In his appeal to buyers he pictures the steaming turkey, the big solid table around which are gathered family and friends. The sideboard and serving table and comfortable chairs are described and the suggestion ends, "this for mother and the home."

The furniture merchant should have no trouble in selling rocking chairs, Morris chairs, card tables, smoker sets, bookcases, Colonial clocks, cedar chests and lots of

other practical home adornments and necessities. Such things are taking the place of tinsel and bauble as gifts. The slogan of the furniture dealer is, "Give useful and practical gifts—gifts which live and daily remind." And this slogan has directed a great Christmas trade to him.

Even the haberdasher now stocks up ties and socks in fancy boxes. Mufflers and smoking jackets and bath robes take the places in the windows of shoes and shirts and clothing. Women have done most of the Christmas buying and as a consequence men's furnisiers and haberdashers have kept rather dull shops Christmas time. The up-to-date haberdasher now carries a women's department where one may find silk hose and millinery and women's gloves and other wearables. And at Christmas time a woman may go to a man's store for umbrellas and parasols, traveling cases, bags and fine leather novelties. Through such things the haberdasher sells his quota of Christmas buyers.

A good many automobiles you will see this year advertised as suitable Christmas gifts. Last year one or two were so bold as to suggest that men give their wives an electric or auto. Some men evidently acted

on the suggestion. A newspaper in Kansas City printed a list of the most expensive gifts known to have been received, and a seven thousand dollar car was at the head. In that list were other cars ranging from fifteen hundred to four thousand dollars.

This year there should be a great many houses sold. If a young couple are to set up housekeeping there is no easier time to get them started than when the Christmas spirit is tingling in their veins. The railroads greatly increase travel merely through an appeal to sentiment. "Visit the old home" is shouted from magazine and newspaper and heavy traffic is started thereby.

This buying sentiment should spread to office and factory. Business men while in a "mellow" frame of mind could easily be induced to install new typewriters, new office equipment and better working materials. It remains for a few bold spirits to urge that, "As we live in our offices let's make them fit to live in." It is shocking how shabby the rugs and furniture is in most offices. The proper kind of Christmas advertising would remedy that condition just as it made people spend a hundred dollars for a leather rocker when they had intended buying a ten dollar manicure set.

MEN IN THE HARNESS

A Department of Fact and Comment About Business Men Who Are Doing Things

From Circus Tent to Motor King

FIVE years ago a young man who had just put himself in debt to acquire a bankrupt automobile concern entered a building on the outskirts of Indianapolis. He took the stairs, two steps at a time, banged open the door and bounding across the floor of the salesman called a clerk.

"I want a circus tent!" he cried. "Your sign outside says you rent them. Give me one quick!"

The clerk gasped and would have asked the young man what he wanted the tent for only his strange visitor had pulled a package of papers from his pocket and was now busily engaged in calculation. So the bewildered clerk gasped again and shuffled away to find his employer. Five minutes later John North Willys left the building, the deal for his tent having been made.

And the purchase of that tent was the beginning of what is now a powerful automobile combination—capitalized at \$15,000,000 employing 60,000 people and manufacturing 40,000 cars a year. Yesterday John North Willys was the daring young promoter heavily in debt, who borrowed the money even to buy a circus tent that had been sold by a standard manager to buy ham and beans for his troupe. Today he is president of the Overland and associated companies and worth millions.

In 1907 when the panic was beginning to cast its dark shadow over the land Willys was a salesman. He was selling automobiles—selling them everywhere. He had a grievance though. He could get customers but he couldn't get deliveries. The company he represented was in the grip of the panic. They couldn't borrow money, to finance construction and meet the payroll. So they sent Willys a telegram. "Take no more orders" it said. And Willys, who had just received orders for two hundred cars, with his expected commission vanishing. Then a thought occurred to him. It came the way most thoughts come—an imp sitting on your shoulder and whispering in your ear. And the name of the imp was ambition.

"Build the cars yourself" whispered the imp.

Willys listened. The imp whispered again and immediately Willys made up his mind to buy the factory that wouldn't take any more orders. That is, he made up his mind to have his friends buy it for him.

It was rather late at night to be called out of bed but one by one the friends he called up fell into line. They trusted him implicitly. They knew he had the orders. They knew he was a good salesman. So they advanced him the money, taking the chance on discounting his orders.

The next day Willys jumped on the train and fidgeted until the engineer pulled into the terminal at Indianapolis. Then he ran for a hack. Ten minutes later he was in the office of the shrewdest lawyer in the town. An hour later the lawyer and Willys were in the offices of the stricken company. Here for the first time a realization of the overwhelming task he had taken struck him in the face. All the cash he had was

\$25,000. His friends had given him that. With this nest egg he had to meet the \$80,000 in liabilities that the company had gathered. That was all.

A very shrewd contract was drawn up. The company was reorganized with Willys in control. There was a three-part contract between the Overland Company, the Selling Company, and the creditors. The latter thought Willys was going to put up \$15,000 for an indefinite loan. Willys knew he wasn't. So the lawyer inserted a clause that read: "parties of the second part agree to put up not more than \$15,000." All of which meant that Willys didn't agree to put up a cent. So he looked out of the window and uttered a score of silent prayers while the assembled hard heads of Indianapolis stroked their chins and fell for the contract.

The factory wasn't big enough to make all the automobiles that Willys had orders for. It would take too long to build and he had to have a place for the men to work immediately. So he bought the tent and put the men to work in it. Wind pulled it, rain pelted it but Willys urged his men on. The first year they made and sold forty-eight cars. But that wasn't a full year. Only a few months. The output for the first fiscal year was 465 cars.

From Ribbon Salesman to General Manager

THERE is today in Chicago a galaxy of successful business men who owe much of their success to the splendid training they received in salesmanship from the late Marshall Field, whose title—the Master Merchant—bids fair to be handed down from generation to generation of future salesmen.

One of this group of Chicagoans is Lindsay T. Woodcock, the present general manager of Marshall Field & Co.'s retail store. In the great western field of retail merchandising he is recognized as one of the foremost authorities in retail selling ideas.

He is an excellent type of the self-made man who has hewn his way upward in the face of difficulties and obstacles that seemed insurmountable. His lack of a college education was more than offset by the mercantile education he received, and when he came to Chicago in 1876 he had a good knowledge of merchandising and its handling. He was born in the little town of



JOHN NORTH WILLYS

Baring, Maine, near the Canadian line. He lived with his parents until he finished the grammar school. Then, like many other boys of that day, he set out to make his own way in the world.

One year before coming to Chicago, Mr. Woodcock had charge of a general store in the town of Grand Lake Stream, and that training enabled him to obtain a position as salesman with Field, Leiter & Company, the following spring. Starting as a salesman in the ribbon department, he was soon advanced to the position of department manager of ribbons, umbrellas, parasols, jewelry, and fans, and in 1891 he was made assistant department superintendent of the Field organization. In 1904 he became assistant manager, and was made general manager of the retail store in 1906.

"Truthfulness and the ability to obtain the confidence of customers are of vital importance," says Mr. Woodcock. "The merchandise that he is handling may be everything that could be desired in quality and price, yet unless the salesman gives out



LINDSAY T. WOODCOCK

the impression that he is absolutely sincere in his statements concerning the goods, he may be unable to convince the prospective buyer.

"One of the most important things for the young salesman to learn is that courtesy is a most essential factor in selling merchandise. It should constantly be borne in mind that every person who enters the store is in a sense an invited guest, and should by all means be treated as such. While, of course, successful salesmanship is based largely on big sales, it is important that every visitor in the store be treated with equal courtesy, whether a sale results or not.

"It is the policy of our company to analyze the fitness of employes through the positions they hold. A large organization naturally has many lines of commercialism to develop, and, while the clerical, manufacturing, selling, and system departments are all closely related, few employes are equipped for handling the work in all branches.

"Our general policy is to take men and women who are not fitted for certain departments, and try them in various lines, until one is found in which they have an opportunity to show their ability."

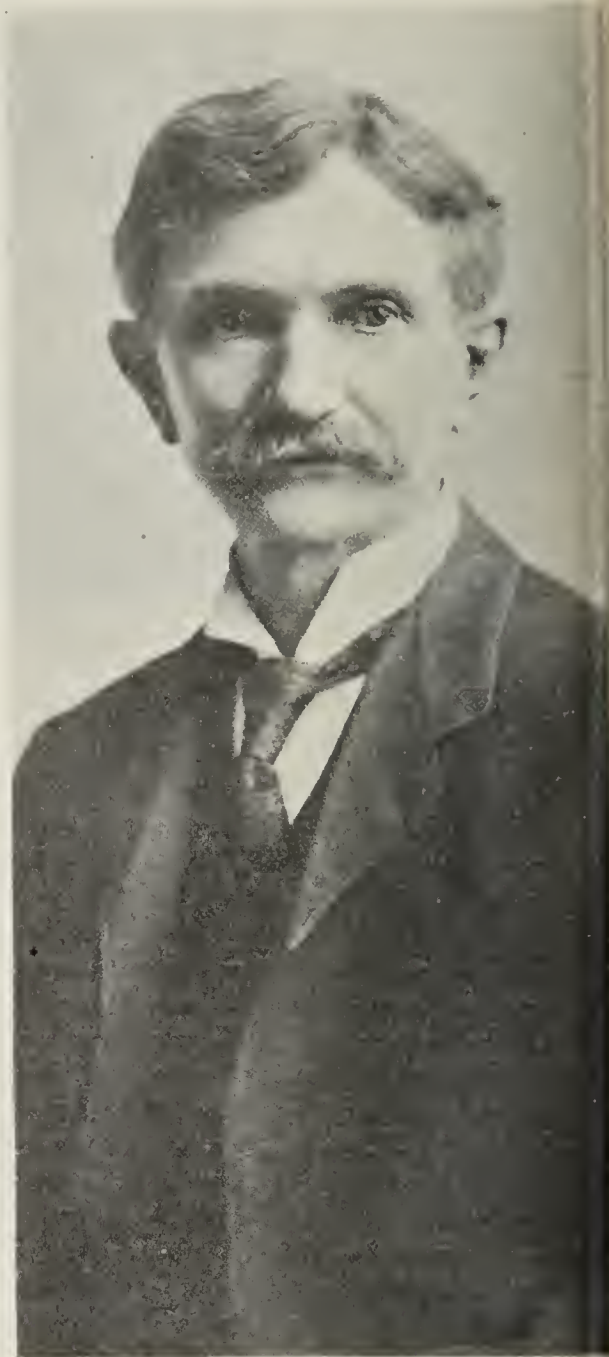
His Name is Nelson

THE name sounds familiar. One recalls that a certain Lord Nelson fought gloriously at Trafalgar and routed the French fleet. And then one recalls to mind another Nelson—a senatorial gentleman of power and backbone up in Minnesota. And still another Nelson—a little chap of pugilistic fame—Battling Nelson. All the Nelsons that are worth while, appear to be men of battling proclivities, either mentally or physically. You can't walk over a Nelson of the right sort. They fight square and in the open.

But the "greatest Roman of them all," speaking from a business point of view is Nelson O. Nelson, the presiding genius of the N. O. Nelson Manufacturing Company, the big plumbing supply house with main offices at St. Louis, and with a capital stock running into the millions.

Nelson is a man of gigantic industrial ideals that have evolved themselves into practical, tangible form.

He is eminently square, honest to the core, and overflowingly great in his philanthropy. In his strong, clean-cut face, one discerns the rich inheritance of mighty grit and titanic determination left him by his Viking forbears. Two soul-searching eyes look at you openly and fearlessly. You observe a kind, humanly sympathetic spirit mirrored in them. They are the eyes of a captain of industry who harbors no sel-



N. O. NELSON

fish motives, and who is intensely interested in seeing to it that his men are well treated, get good wages and opportunity to better themselves in material things.

Nelson was born in that country of ice and snow and picturesque fiords and mountains, sixty-eight years ago. He came to America with his father when he was but two years of age, and he grew to manhood on a farm near St. Joseph, Missouri. Starting out for himself as a young man, he secured employment as a bookkeeper in a St. Louis plumbing supply house. In a year he had acquired an interest in the business, in two years he was its manager, and at the end of five years he withdrew and established the present N. O. Nelson Manufacturing Company.

Twenty-three years ago he founded the flourishing town of Leclaire in southern Illinois. He began by purchasing one hundred and twenty-five acres of land adjoining the city of Edwardsville, Ill., twenty miles east of St. Louis. The principal factories of the concern were eventually

(Continued on Page 370.)



**Each Year's Letters
as Handy as Today's!**

Transferred letters *should* be findable as quickly and easily as letters in the current file. They *will* be if you transfer them in the right way.

The "Y and E" Vertical Filing System adapted to your business conditions is the right way, because it has the simplest, safest method of transferring. It *works* under all conditions. No letter is "buried"—six months after transfer time no letter need be hunted for. Last year's correspondence will be as much at your finger tips as letters in the current file are when indexed in the "Y and E" way.

Transferring by the "Y and E" System can be done in a fraction of the time you've heretofore thought necessary, and with an actual money saving. There is no confusion, no scattering of files over the room, no mix-up, no trouble.

Write for Our Book
**"How to Transfer Papers
and Records"**

and see how simple, logical and economical the "Y and E" Methods are. Our book tells in detail how they work. Free, if you write on your business letterhead.

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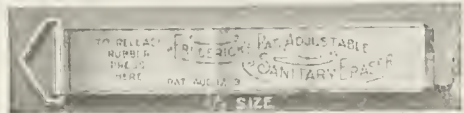
**"Leaders of the World" in Filing
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FREDERICK'S PATENT SANITARY ERASERS



Handy, Economical, Always Covered.

The holder of the SANITARY ERASER receives, at its open end, a strip of rubber $\frac{1}{8}$ inch in thickness, of a width and length nearly that of the holder.

By slight pressure at the loop end, clean rubber is fed down until used; its narrow edge allows a letter or line to be erased without injuring another. Two rubbers are made; one for typewriter and ink, one for pencil. Note, the loop for attaching to typewriter or desk.

Attractive, Easy to Operate and "They Always Work."

Your Stationer. Price 10¢. Re-fills, either pencil or ink, 5¢ each.

When ordering by mail, state whether ink or pencil and enclose 2¢ extra for postage.

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TRADE MARK
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Liberal Discount to the Trade.
The O. K. Mfg. Co., Syracuse, N. Y. U.S.A.
Stationers' Specialties.

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City and State.....

The Maker's Guarantee

By John McHenry

AN EASTERN manufacturer of shoes packs with each pair a small tag which tells the consumer that a department is maintained at the factory to repair shoes of their own make. A list of prices for soles and heels is given—about twenty-five per cent lower than the average of that charged by repair shops. The tag explains that the work necessarily is better done; the shoes are re-shaped over the lasts on which they were originally made, and all minor repairs are free. This tag also instructs the customer simply to place the money for the work in the toe of one shoe, stuff in some paper, wrap them up securely and mail or express them to the factory.

Several repair men are kept busy at this work alone. Not much money is made directly on this department, for the material used is twenty-five per cent better than that used by the ordinary shoe repair shop, and the factory stands the expense of re-mailing. But there are numerous other advantages, as pointed out herewith by the owner and general manager of this factory.

First, when the consumer sees and reads this tag, he instinctively feels confidence in the wearing qualities of the shoes; for he sees that the maker is not ashamed to see their condition after they have been worn. The very fact that the maker puts his name and address on the tag, so that the consumer can, if he wants to, take his complaint direct to the factory in case the shoes should prove defective, is one point that often turns the tide in favor of the sale in the retail store. Thus the retail dealer finds a unique talking point in the fact that the maker is willing and wants the opportunity to repair his own product. But in case the dealer has a repair shop of his own, or wants to swing trade to a local shop for a commission on the business, the manufacturer allows the dealer to remove these tags, or to use them in making the sale and then "forget" to enclose the tag when he wraps the bundle; or he may take in the repair work at his store and then send it to the factory repair shop, charging the consumer enough to pay for transportation.

Another reason why these tags help the retail dealer sell the shoes is the statement on the back of each tag that the factory repair department is maintained not to make money directly, but to make satisfied customers; that when shoes are properly re-

paired and re-shaped their wearing quality is increased from thirty to fifty per cent. It also explains that the factory likes to see their old shoes as a check on the wearing qualities of the materials, both in the uppers and in the soles that they were then using, and which they thought were the best they could get.

So, the general manager's first reason for this plan is the important fact that it instills confidence in the minds of consumers as to the long wearing quality of the product. This is an important and fundamental reason for a definite guaranty by the maker of almost any product. But the extreme importance of this particular plan of gaining the confidence of customers is, in truth, according to this general manager's opinion, the fact that it gives them a constant check upon the wearing qualities of the component parts that are made and purchased for the manufacture of their product. This is the second big advantage of this subtle plan of guaranty.

Another advantageous result is the effect upon repeat sales. When the consumer gets his shoes back from the factory repair shop, they actually look like new. The sole leather covers the instep back to the heel, giving an entire new sole. This greatly pleases the consumer, who figures that he is away ahead. The price is less than what the local shoemaker would charge for work not nearly so good. Even if he does not forget the cost of mailing or expressing the shoes to the factory, he feels that the value received is unusual—and it is.

Such a service department is one concrete method of proclaiming the good quality of a product and of backing up the proclamation, even though a charge is made for the work. Most factories, however, are not so fortunate as to make their repair departments self-supporting, especially manufacturers of large products that sell for considerable money and where the guarantee covers a definite period of time after the purchase. The value of such unqualified time and distance guarantees is often doubtful. Take the case of an automobile, for example.

A salesman promised a prospective customer that the guarantee of a certain car he was selling was absolute. That no matter how he might use the car, this company would stand back of it with free repair for one year. This man wanted a machine that would stand travel over the rough ground of his farm, where occasionally he

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ould be sure to strike a soft spot, but the salesman told him the guarantee would nevertheless hold good.

Before this farmer had used the car one week an axle was broken; and the company would not replace it, pointing out to him that their guarantee did not cover any such damage on ground filled with soft spots. Yet the farmer thought the axle was defective. It might have been.

Anyway, this farmer was angered and took it upon himself to send a multigraphed letter to every other farmer in his county, about two thousand altogether, telling them of his experience—and try as it might this company never could sell another machine in that county.

Thus when a big product like an automobile or a threshing machine, or a valuable product, like a watch, is guaranteed unqualifiedly by the maker, it is wise forethought on the part of the manufacturer to have these guarantees printed in good plain form and distributed freely, especially at the time of sale, so that there will be no misunderstanding of the kind that might shut out a certain product from an entire county.

In the case cited the fault was entirely with the salesman, from whom the farmer had certain letters that prevented any prosecution of the case, but a frank, plainly written declaration of what parts are and what parts are not guaranteed and under what conditions, is usually sufficient to avoid such mistakes on the part of good salesmen.

Often a sweeping guarantee will shake the confidence of the cautious buyer in the integrity of the maker and of the salesman. Not long ago a salesman for a sewing machine company, for example, told a young woman that the make of machine he was selling would be guaranteed absolutely for her lifetime. She was a sensible young woman, and the door banged in the face of the so-called salesman. Over-guarantee shakes confidence as much as does a bona fide, sensible guarantee beget confidence. The instruction of salesmen in this respect is a simple but important matter.

On the other hand, it is often better to underestimate than to pad out the liberality of a guarantee, whether or not success is largely dependent upon repeat orders. Take this case:

A man purchased a new watch of a well-known make. He carried it only one week until he accidentally dropped it, breaking one of the main jewels. He took it back to the factory's city salesroom where it had been purchased.

Although it was not in the guarantee, the broken watch was replaced with a new one at a charge of fifty cents. The damage done to the watch he had originally pur-

MULTIGRAPH

Real Prospects



BROWN-JONES
Fifth Avenue
New York City

Gentlemen:

Please have your representative call when in this city.

We are interested in *long cloth muslin*
shirtings

Very truly yours

Printed on the MULTIGRAPH

Gem Stores Co.,
P.N.

*You J.D.—
a good bill—
G.S.M.*

THIS salesman has something *definite* to work upon. Every card comes from a real prospect—a man who has been already interested by the multigraphed direct-mail advertising of the house.

Interesting form-letters (typewritten on the Multigraph), attractive enclosures, booklets, folders, cards and so on, (printed on the Multigraph) are continuously creating opportunity for the salesman.

The economy of Multigraph direct-mail literature makes it practical for many who can not afford printers' charges.

The convenience and simplicity of Multigraph operation make it easy to work

avenues of profit that would otherwise be overlooked.

The Multigraph is a rapid rotary printing press and multiple typewriter that produces real printing and real typewriting in your own office, at high speed and great saving.

But it's much more than that—it's one of the greatest salesmen you can put into your business. Mail the coupon and get all the details.

THE AMERICAN MULTIGRAPH SALES CO.

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Cleveland

Branches in Sixty Cities.
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European Representatives: The International Multigraph Co., 59 Holborn Viaduct, London, England; Berlin, W-8 Krausenstr., 70 Ecke Friedrichstr.; Paris, 24 Boulevard des Capucines

What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, written on your business stationery. We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.

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Printing:

- ☐ Booklets
- ☐ Folders
- ☐ Envelope-Stuffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Stuffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms

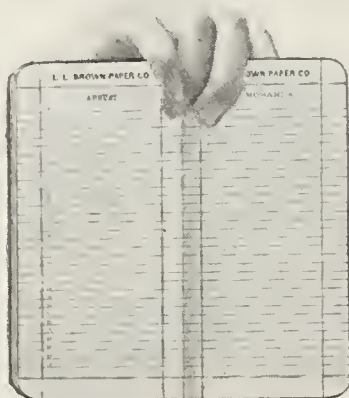
chased was explained in detail, and he was shown that they were charging him only the bare cost of the repair work and material. The salesman told him that the broken watch would need to be sent back to the factory, that it would take two weeks—that he might have his choice of exchanging the broken watch for a new one just like it, or carry one of the cheaper secondhand watches they had there for the purpose.

He took the new watch and was glad to get it, for he did not know that the other watch when returned from the factory

would be as good as new, as the salesman had carefully explained would be the case, for the factory completely overhauled every watch sent in for repairs, especially a new watch. All this was explained, not so much because the salesman wanted the man to wait and get back the same watch he had originally purchased, but to impress upon his mind in a general way the thoroughness with which his factory did their work.

In brief, this customer went away in a pleasant frame of mind. He had known that the company did not guarantee a watch

*We want you to have
a copy of our 1914
M e m o B o o k.
Won't you write for
it on your business
letterhead—now?*



THIS useful Pocket Memo is made of Brown's Linen Ledger Paper. Won't you write for it? We want you to learn the fine writing and erasing qualities of this famous paper. We want you to try its great strength, and to note its bright, clear color.

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never grows yellow with age, and stands hardest usage without sign of wear. These are reasons why State, County and City Governments, Banks and big Business Interests use this paper for their record books, ledgers, and loose leaf systems. Brown's Linen Ledger is made with or without our Flexible Invisible Hinge. *Write us for Sample Books.*

We also make all Linen and Bond Paper of the better grade.

L. L. BROWN PAPER CO., (Est. 1850) Adams, Mass., U. S. A.



that received a heavy jar. It said so plainly on the guarantee he had received. But that guarantee also mentioned the factory's repair department. Then when he took in the watch this company did even better by him than repair the watch at cost; right then and there he had received a new watch, which had saved him time, money and the worry that possibly his watch after that jar might not ever be as good as before.

The following week that same man sent his young son to this office to buy a boy's watch without sending anyone else with

him. And the following week a customer mentioned to this same salesman the fact that this man's enthusiastic recommendation was the reason why he had come up there to buy a watch something like the one his friend had bought.

Here was a case where a little more than making good on the guarantee gained not only a satisfied customer but a booster—the kind of customer that makes the average business grow faster than any other one element.

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Some Comment by the Way

By the Editor

DURING the course of a moderately long and reasonably well-spent life I have watched and taken part in and helped develop the science of efficiency engineering—though it hasn't progressed much beyond swaddling clothes even yet.

But there's one kind of efficiency expert that I've waited for—lo, these many years. He's needed, and needed badly. I don't know what term fits him better than "personality adviser." And by personality I mean everything pertaining to apparel, manner, tone—everything that affects the impression we make on others.

So many of us don't look the part. So many more of us don't act it. We're pompous when we mean to be dignified; we're overbearing when we mean to be merely decided; we're disagreeably sarcastic when we mean to be witty. We wear clothes that don't show us to best advantage; or we don't wear them in the right way. And so on.

Looking back over a fairly long list of celebrities on whom I have been inflicted, it seems to me that about seven out of ten were disappointments—that is, in first impressions.

And so I'm waiting for the man who can give us the power that Bobbie Burns prayed for: "To see ourself as ithers see us." Let him come in and go over a personality just as his brother expert goes over a factory. Let him smooth over a rough spot here; tone down, adjust, develop there—improve the plant throughout.

It will surely be a pleasanter world to live in.

A department head who directs the destinies of a number of men and women clerks came to me the other day in quite a worried frame of mind. It seems that Cupid had been visible around the office occasionally, and he didn't know what to do. It wasn't matrimony he feared, but mild flirtation that, to his mind, spelt reduced efficiency.

Frankly, I couldn't sympathize with him very deeply. When Jones, the entry clerk, begins to realize that Miss Brown, the typist, was specially favored when the Fates were distributing Beauty, Brains and Desirability—Jones, the entry clerk, has laid the foundation-stones of Jones, the expert accountant.

None of us reaches his highest efficiency without a spur. And mere money, especially to the young, is too impersonal, too

ebulous. It is something desirable, but the human mind is shaped to appreciate the concrete rather than the abstract.

The one spur that is age-old, that persists in all the higher forms of life, is the instinct to appear to best advantage before a possible mate. In the cave-man, it led him to parade the skin of the sabre-toothed tiger before the women of the tribe. In Jonesy, it will lead him to put in his ardest licks so as to win appreciative comment from his superiors before Miss Brown.

Of course, there are exceptions to this rule. Once in a while some Jonesy may be moved to spend all of his time telling Miss Brown how important he is to the firm—how his efforts are all that stand between the house and utter failure.

But that's one good way to find out whom to get rid of.

Here's a squib I clipped from an exchange the other day. Of course it is meant as humor, but it started an undercurrent of thought.

WASTED EFFICIENCY

"I shall never forget," said the popular statesman, "the crowd of 10,000 people who cheered me for one solid hour."

"Have you ever thought of your terrible responsibility?" asked the mathematician. "An hour each is 10,000 hours, or nearly a year and two months devoted to the exhaustive and unproductive occupation of cheering."

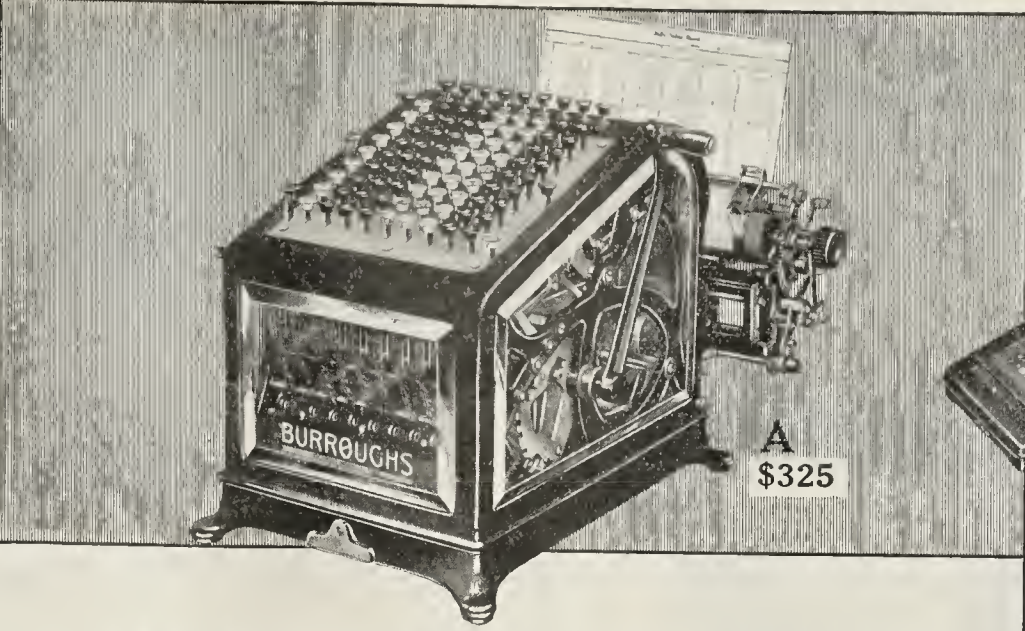
How prodigal we are with our little allotment of time. It is the one asset which draws no interest, of which we must always end from our principal. It is the one possession of which we can never replenish our supply. Yet we spend it, give it away, throw it away, even make frantic efforts to kill it occasionally.

Let's all take a little better care of it in future.


On another page we make some announcement of recent editorial changes in "Business." Plans are under way which will, we hope and believe, make "Business" occupy more than ever a field distinctively its own. These will be announced more in detail in the January issue.

Christmas! It rolls around again, and we think that to most of us it brings very little real pleasure, for we've lost the Christmas spirit. It's a delicate, ephemeral thing, that spirit—and it cannot bear long the constant rubbing against the hard materialism of our daily life.

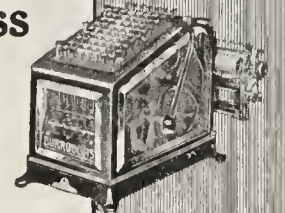
But if you want to feel the real spirit of Christmas again, get into one of the "Good Flow" movements which have spread all over the country in the last year or two. There isn't an organized one in your town, start an individual one of your own.



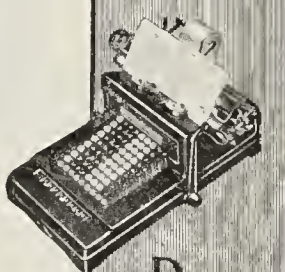
A \$325



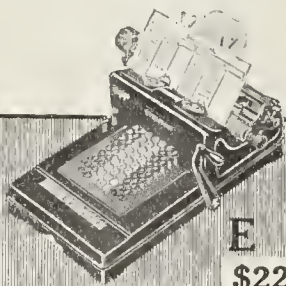
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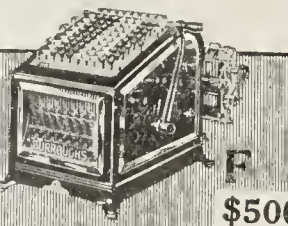
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These are U. S. Prices

A BURROUGHS for Every Business

A PRICE for Every Man

Some people don't realize that they can buy a Burroughs for as low as \$150.

Perhaps you, too, didn't know that we have scores of different styles from \$950 down, like some of those described here—made to suit your business.

Perhaps you think you don't need a Burroughs? Well—a Massachusetts grocer boosted sales 400% with his Burroughs! A Pittsburgh general storekeeper lets his Burroughs take care of his books while he takes care of the sales! A Western wholesaler saves \$1,560 a year in reduction of time and labor, by getting out statements which bring in 6,000 remittances *on time*—with his Burroughs! A manufacturer we know saves \$372 weekly by using a Burroughs!

Don't be like the man who wrote us, "After I had used it one week, I was sorry I hadn't bought it five years ago." Ask us—Now—to give you a free demonstration, to put a Burroughs in your office at our expense and without obligation and *prove* that it will do for your business what it has done for 150,000 others.

Send for the new Burroughs book called "A Better Day's Work," and learn how Retail Business benefits by Modern Methods and Burroughs Department of Systems Service.

BURROUGHS ADDING MACHINE CO., 82 Burroughs Block, Detroit, Michigan
European Office: 76 Cannon Street, London, E. C., England

Makers of adding and adding-subtracting bookkeeping machines, listing and non-listing adding and calculating machines—86 different models in 492 combinations of features—\$150 to \$950 in U. S. Easy payments if desired.

I first heard of it several years ago in Chicago, where the "Tribune" initiated it. The "Tribune" collected from poor children all over the city letters to Santa Claus telling what they wanted. Then you simply stated how many kids you were willing to look after, and letters from that many were turned over to you.

You got no publicity or notoriety out of it—nothing but a sort of warm feeling on the left side of the chest.

Try it. But don't *send* the gifts. Take 'em around yourself on Christmas Eve and

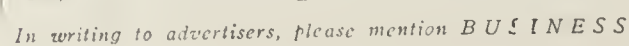
hand 'em out to the kids. You'll enjoy it more and feel happier than you have in twenty years—I don't care who you are.

The general business of the country seems to be recovering rapidly from the attack of "cold feet" which has afflicted it for some time. There never was any real foundation for doubt; but the yellow press has been making horrible faces—for circulation or political purposes—and the timid portion of the public became nervous.

B. U. LINDLEY BOX CO., Gas City, Ind.
"The Home of Good Boxes."

We enclose samples of tags filled in with style of address usually used.

Write your name and address in the margin, tear off and send today.



that a bolt was sent out as being O. K., and the assembling department found that it was not long enough, owing to certain variations in other parts. It would be advisable to increase the length. Therefore, the drawing dimension would be changed, and this detail sheet would be filled in with a complete record of the change. A requisition for new blue prints would then be issued by the recording clerk to the drafting room. The office boy who delivers the revised blue prints brings back the obsolete prints to the record clerk, who makes the proper revision on his card record.

Preventing Waste From Hot-Water Leaks

I WENT out into the shop the other day, said a factory engineer, and found a water pail under a leaking union in one of the hot water pipes. I called the foreman over and asked him how often the pail had to be emptied. He said that it filled about once every half hour. The pail held three gallons. This waste got me aroused, so I looked over the entire heating system.

In another department, I found a leaking hot water faucet—placed a gallon measure under it and found that the measure filled at the end of an hour. I went down into the engine room and found a third leak due to a defective cock under the hot water glass, which was leaking at the rate of one gallon every half hour.

The average rate of waste from these three leaks was nine gallons per hour or 216 gallons per day.

Being a technical man he wanted to arrive at the cost of this waste in dollars, so he proceeded to get the necessary data and found that 216 gallons of water per day is equal to approximately 52,000 pounds per month. The temperature in the water main was 60 degrees F. The temperature of the hot water was 200 degrees F.

Since it takes 140 British Thermal Units of heat to raise one pound of water to 200 degrees, and the coal he was using produced an average of 14,500 B. T. U., and the efficiency of the heating plant was assumed to be 50%, the actual heat value of the coal was reduced to 7,250 B. T. U. per pound and the amount of hot water in this case was equal to

7250

— or equals 52 pounds of water.

140

In other words, 1 pound of coal can raise 52 pounds of water from 60 degrees to 200 degrees. The wasted water is 2,000 pounds per month.

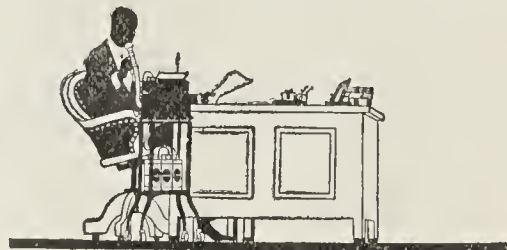
52,000

— equals 1,000 pounds of coal or one-

52



Just when you finish reading a letter, suppose the writer of that letter walked into your office and you talked your reply to him.



It would be exactly the same forceful, effective reply that will go through the mail if you dictate it into an

Edison Dictating Machine

Prevent substitution, specify "Made by Edison."

instead of to a stenographer along about four o'clock in the afternoon. This machine is with you when you read your mail—a silent, efficient receiver of your words—one that can't



(Look for the Underwriters' Label)

interrupt, that never asks you to slow up or to repeat. You talk when things are clearest, when the best letters are dictated right off the reel, and the machine repeats your words precisely as you spoke them and so that anyone can understand every syllable.

The Edison Dictating Machine has been developed to its present advanced design by a corps of experts under the personal supervision of Thomas A. Edison.

It is approved and labeled by the National Fire Insurance Authori-

ties, and is the only machine equip-

ped with an Auto Index for conveying instructions and corrections to the transcriber. Its many mechanical and electrical advantages are explained in our booklet, which you should read before investigating.

Service everywhere, including the principal Canadian cities.

Thomas A. Edison
Incorporated

202 Lakeside Avenue
Orange, N. J.

Send
in this
coupon

Thomas A. Edison
INC.
202 Lakeside Avenue
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Please send me your 24-page brochure, "The Goose, the Typewriter and the Wizard," describing how the Edison Dictating Machine may be adapted to my work, and your booklets on its mechanical and electrical advantages.

NAME

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ADDRESS

Order Your Business Stationery on **CONSTRUCTION**

White
Eight colors
Three finishes



Order
Envelopes
to Match

BOND

Nationally known as the paper that makes
Impressive Stationery at a Usable Price

Good value in fine business stationery is obtainable in your locality from the high class printers and lithographers who offer Construction Bond. They buy it in large quantities direct from us, saving usual jobbing expenses. Their standing evidences the character of the paper and assures good workmanship upon it. Take advantage of their equipment and their buying power.

Construction Bond is obtainable thru such concerns in the 180 principal cities of the United States. Ask us for the names of those in your locality.

W. E. Wroe & Company, Sales Offices 1006 South Michigan Avenue, Chicago.

half ton per month, which at \$8 per ton is valued at \$4.

As the water is metered and paid for at the rate of 8 cents per 1,000 gallons, there is a loss of \$.52 per month here in waste water from which no benefit is derived.

That means an actual yearly loss of \$54 to say nothing of the extra labor required of the fireman to shovel the coal and the money that is spent for labor to empty the pails that are kept under the leaks.

The factory engineer concluded by say-

ing, "I called in a plumber and had these leaks fixed. His bill was \$4.00 for labor and material. Thus, I saved \$50.00 per year."

Testing the New Employee

IN each department of one of the biggest manufacturing plants in the country, is a "new man committee," consisting, in each case, of five of the oldest men in the department—that is, oldest in the length of their service in that department.

It is the duty of this committee thoroughly to test out the desirability of giving permanent employment to all the new men who come into the department. These men perform this duty along with their regular work in the department.

In the course of their work from day to day all of them are supposed to get thoroughly acquainted with each new man just as soon as possible—without letting the new employee know, of course, that they are instructed to do so.

Certain members of the committee are delegated to find out where and how the new man lives, and how he spends his leisure time; his home life, whether it is congenial, and so on. All this is done much as banks usually keep track of trusted employees, except that when this company once decides that they want to keep a man permanently, they do not keep on watching him, unless something he does—or does not do—suggests an investigation by the committee.

Furthermore, it is the function of the committee to help the new man make good as well as to find out with dead certainty in what manner of man he is.

As a result of this system, wherein the undesirables are weeded out right at the start, when it is easiest and least costly to let men go, this concern can boast a pretty long average life-line of employment—that is, the average length of time employed per man.

Strict secrecy is important to the success of this system. In a smaller plant, one man in each, or in several departments, might perform the same valuable function.

"We have always believed," says the general superintendent of this concern, "that the attitude of a man toward his work and the people for whom he is working is extremely important. In order to do loyal work he must be in sympathy with his employers and the men in the business with whom he comes in contact. He ought to be optimistic and enthusiastic and ambitious. I know that those qualities are general and that they sound preachy, nevertheless they constitute the 'right attitude.' It is difficult for any one but a fellow worker to find out how a man stands in these respects."

"As a rule," he concluded, significantly, "you can trace labor troubles, some of the very greatest of labor troubles, down to the influence of one man. The time to find that one man is when he first starts work. I think it is enough to justify our 'new man committee' system, when I say there has been only one small strike affecting only a part of the plant in the last twenty years."

In writing to advertisers, please mention BUSINESS

Reporting Progress of Orders

FIFTEEN years ago a factory manager adopted a plan of tags with detachable stubs to act as a system for reporting movement of material through the works. A tag with its stubs was attached to each batch of material before it left the foundry or other initial department. The tag and each stub gave order number, item number, and other essential information to identify the material.

Each department after completing its portion of the work on this material detached the proper stub, sending it to the department next in line, which in turn forwarded it to the production superintendent, who recorded the progress on his order. Thus the office copy of the order indicated the progress of the work done on each order.

This was a great improvement at that time, and is still in use, but the need of keeping track of surplus odds and ends around this factory has led to the adoption of another tag of two parts numbered in duplicate. The tag portion is attached to the article, which then goes to a storage warehouse, and the stub, upon which complete data is recorded, is detached and placed in a card file, where it remains until the material is wanted. The stub is then taken out of the file and given to the warehouseman to get the material. This provides an accurate file and avoids an old cause of complaint where workmen had frequently reported that they could not find the articles wanted, due to files being inaccurate.

Christmas Shopping

YOU can join in making an additional Christmas present to thousands of clerks and store employes if you will do your own buying before December 15th. A vast amount of suffering from shattered nerves and worn-out bodies is caused every Christmas season by the thoughtlessness and inconsideration of the buying public. Leave last-minute shopping to those to whom it is a necessity, because they need the last-minute salary in order to complete their purchases.

AN element of waste in a metal plant was oil. This oil was mixed with water and had always been allowed to drain away. The saving was made by running this waste over a screen of fine mesh, which permitted the water to filter through, while the oil floated along on top.

A similar saving was made with gasoline. In this case the mixture of gasoline and water was run over a chamois skin, the gasoline filtering through and the water running on top.

SHEET NO. 1

SHEET NO. 1

COMPTOMETER INVENTORY SHEET

DEPARTMENT Jan 3 1913 PRICED BY S

LOCATION Sec 2 EXAMINED BY Jo

CALLER BY J.B. SHEET EXTENDED BY J.S. 1/3 10 13

ENTERED BY S.C. STRIP EXTENDED BY H.G.

STOCK NO.	DESCRIPTION	QUANTITY	Per	Price	EXTENSIONS	EXTENSIONS
Amount Forward from Previous Sheet						
	<u>Linen</u>	<u>26 yds</u>	<u>18¢</u>		<u>27.18</u>	
	<u>Shank</u>	<u>125 yds</u>	<u>12¢</u>		<u>15.00</u>	
	<u>Sugar 13 lbs</u>	<u>1275 lbs</u>	<u>14¢</u>		<u>215.47</u>	
	<u>Drafting Paper 18 pounds</u>	<u>276 lbs</u>	<u>16¢</u>		<u>6.19</u>	
	<u>Scantling 3x5 14'</u>	<u>374 ft</u>	<u>32.75¢</u>		<u>214.35</u>	
	<u>Sg. Hd. Wash Bottle 3x12 1/2</u>	<u>432</u>	<u>2.72</u>			
		<u>less 65/10/10/10/15</u>			<u>2.85</u>	
Amount Forward						

Two Good Suggestions on Inventory

- First:** Have your inventory sheets printed like this form with perforated extension strip. This strip insures two independent extensions of every item—a method that turns the spot light squarely upon every possible error in the work.
- Second:** Buy a Comptometer and set it to work on your inventory. With a few days' practice an operator will be able to extend items like the above in four or five seconds each. Enter the original extensions on the detachable strip. Then tear off the strip and turn the sheet over to another operator who will enter his extensions in the remaining column. Compare the two totals and—well, if there is anything wrong, it will show right there.

Even if you didn't have regular every-day use for a Comptometer in proving postings, balancing accounts, footing trial balances, adding sales, figuring bills, pay rolls, etc.—even so, the machine is actually worth to you all it costs for your inventory work alone.

Some day a Comptometer salesman may drop in and offer to re-figure your last inventory for one-half the errors he may find in it. But be careful—you would be playing long odds on that proposition—if not already proved on the Comptometer.

Better ask for a practical demonstration—it will cost you nothing—and see for yourself what it means in speed, accuracy and freedom from the usual grind of inventory time.

Write for Booklet describing every-day uses of the Comptometer on Bookkeeping, Billing, Cost Estimating, Pay Roll, etc.

FELT & TARRANT MFG. CO., 1722 N. Paulina St., Chicago

"BUSINESS" FOR CHRISTMAS

You have appreciated BUSINESS, and recognized its value to you. There are other executives, and executives-to-be, in your own organization, or among your friends, to whom the magazine would be equally welcome.

Why not have it sent to them for a year, with your compliments?

Simply send check for \$1.50 (3 or more subscriptions \$1.25 each) with the names of the recipients, and we will, at Christmas time, send them a handsome announcement stating the magazine is being sent with the compliments of the season from you.

BUSINESS PUBLISHING COMPANY, Dime Bank Building Detroit, Mich.



Look at this Picture

REPRODUCED from a photograph taken in the smouldering ruins of the great fire which recently destroyed two factories and six dwellings in Kansas City. The loss was practically total excepting on the contents of

THE SAFE-CABINET

After falling from the second floor into the basement when the building collapsed, THE SAFE-CABINET lay for five hours among burning debris, yet when opened its contents were found to be uninjured.

Read this Letter

Kansas City, Mo.
July 1, 1913.

Robt. Keith Furniture Co.,
11th and Grand

Gentlemen—We were very agreeably surprised to find upon opening the safe cabinet which we purchased from you about April 23rd, and which went through our fire of June 21st, that the contents were practically intact.

This cabinet contained a very large quantity of our most valuable current records and was sitting in our office on the second floor. The fire burned the floor out from underneath it and let it fall into the hottest part of the building which was destroyed. The fact that we have given you an order for another cabinet of the 1913 Model is sufficient evidence that we believe the safe cabinet is all you claim for it.

Yours truly,
WESTERN CABINET & FIX. MFG. CO.
Per Geo. H. Davis, Sec'y.

THE SAFE-CABINET offers protection for those invaluable papers and business records of yours that are not insurable.

If you do not find our agent listed under "SAFE-CABINET" in your telephone directory, address

THE SAFE-CABINET COMPANY
Dept. E-2 Marietta, Ohio

Are you and your Stenographer properly chaired?

Comfort and Support
are the essential features
of the McCloud Adjustable
Spring Back Office and
Typewriter Chairs.

Our catalog is interesting reading. Send for it.

The Davis Chair Company
Marysville, Ohio

Export Fakes and Fakirs

An Interesting Exposition of Some Traps for the Unwary in a Field of Increasing Importance

By Walter F. Wyman

A *AMERICAN manufacturers are getting ready to enter the export field in a thorough and systematic manner. Many have already done so, and have found to their profit the value of a world-wide market, some portion of which was always sure to be active. Under the circumstances, this article on export frauds is exceedingly timely.*

WHETHER you sell your products in the four corners of the globe, or limit your sales to Cook County is a matter of indifference to the export "crook."

The most colossal export fraud was hatched, developed and executed in this country and only American firms, of whom many were non-exporters, were victimized.

So many have never heard of the Pirate Ship that as an object lesson alone, its history is worth recital.

A firm in New York well rated by the agencies on account of its age and volume of satisfactory transactions, sent orders broadcast over the United States which were alleged to be for a customer in Australia. Payments were to be sight draft against bill of lading, so that no goods would be released until the bank had received payment. Further, the New York houses announced that as usual they would assume payment 2% ten days.

Shipping instructions were forwarded with order and goods and drafts forwarded by practically every firm.

A month after delivery of the goods, the New York firm's office was besieged by the manufacturer's representatives, as letters remained unanswered, but the partners were stated to be in different parts of this country.

When the banks were notified and warned against possible fraud, so that there could be no delivery without payment even under plausible circumstances the dismay was doubled; the crooks had discounted the drafts, so that not only were the goods lost, but the makers were out the amounts of their invoices in addition, which possibility will come as a shock to many a reader.

A tramp steamer, bought on credit, a

disrated English captain and refugee in Honduras; an assessment for pursuit and salvage and the ultimate loss concludes a chapter which has significance to every seller or maker in the world. As not only novices but some of the brightest exporters in this country helped swell the total loss to well over a quarter million, the question of detecting a fraud of this type is worth a moment's thought.

Because every firm considered it a purely cash in New York transaction, none sought immediate information by cable of the Australian consignee's existence and reliability.

Twenty dollars in cabling and the services of either of the two leading export organizations would have put hand-cuffs on the conceivers of this gigantic fraud.

And now let us drop from six figured frauds to the "Pernambuco triangle" willing to accept \$2.00 if more is refused them.

From Brazil comes to the American maker an order so small that it seems hardly worth extended credit investigation. As the sole reference "The Pernambuco Credit Bureau" is given.

Let us follow the procedure when the order is shipped without delay.

The Credit Bureau in response to the inquiry sends a highly unfavorable report, mentions that immediate steps towards collection are advisable and encloses bill for \$2.00.

In the same mail the Pernambuco Collection Agency writes that the Pernambuco Credit Bureau has advised them that they have an account requiring attention and solicits the job.

If their offer is accepted after some little delay, they report that debtor has left the city and despite repeated efforts they have been unable to secure even partial payment and advise against suit as expensive and probably unsuccessful. Bill for \$5.00 is attached.

If the maker holds the order while writing the Credit Bureau he gets the same highly unfavorable report and the same bill for \$2.00.

Diabolically clever and capable of infinite variation, to prove the smoothness of its operation, an export acquaintance recommended both the Credit and Collection agencies to me on the strength of their

having reported so unfavorably on the "crook who ordered the goods."

Foreign credits should not be foreign gambles, unless the source of credit reports is known to be reliable it is just as wise to accept the buyer's own guaranty of his honesty.

By ignoring the "Credit Bureau" entirely and investigating along usual lines, the unreliability of the buyer would have been established at less cost than even the "Credit Bureau's" modest \$2.00 fee.

Now let's get down to brass tacks before continuing this Wallingford series of actual cases. Let's try to get at the real basic defense against export frauds, so that no matter whether we are offered the chance to show our wares on stereopticon slides in the jungles of western Brazil, or to have our goods sold without charge on a round-the-world tour (both of which have paid their originators only but paid them well) we will be able without undue expense in time or money to separate the chaff from the wheat.

The first step is to divest the proposition of its export raiment.

Selling goods or buying advertising space, passing credit or seeking new customers are covered by rules so old that Nero after fiddling on the walls of burning Rome was prosecuted for infringement by the Romulus and Remus Illustrated Sign Company.

Brother Kahler has wisely said that boundary lines were put on the maps to prevent their presenting a monotonous appearance.

There is nothing so inexplicable in export as the reason why New Yorkers will pay more for white eggs than brown, while in Boston the case is reversed, so that if we are competent to pass judgment on domestic transactions in our lines, we are in every way able to cope with transactions involving the same basic fundamentals which have governed sales effort since Mr. Snake having disposed of the original apple evolved the Eden Fruit Refrigerator, Ltd.

The first consideration in any sale should involve probable payment for goods delivered in a ratio better than 99.44%. The first consideration in any advertising should be probability of sales which would not otherwise be made.

Put these acid tests to the fraudulent export propositions shorn of their dazzling ornamentations, and your losses will only be those which you are willing to chance with your eyes wide open.

Now let's see how this common-sense consideration would work out on frauds which have found victims in many climes in the past decade.


John Chapman, one of the ablest export

"This is the Portfolio that made my business letters more productive."

"It showed me how to select my letter paper scientifically."



These Bond papers bear the



Trade-Mark
Water-Mark

COUPON BOND
AGAWAN BOND
BANKERS BOND
CONTRACT BOND
DEBENTURE BOND
DERBY BOND
HICKORY BOND
INDENTURE BOND
JAPAN BOND
PERSIAN BOND
RIVAL BOND
ROMAN BOND
SECURITY TRUST BOND
STANDARD BOND

There are Thirty-Four in all.

"It made it unnecessary for me to guess or theorize about the 'best' paper for me to use."

"It brought to my aid the paper-buying experience of others in the same line of business—the recommendations and advice of advertising men and other shrewd paper buyers."

"It pointed out to me specially the Quality, Weight and Color of paper that would help me get returns from my sales-letters at the lowest possible cost."

YOU—every Sales Manager—every Advertising Manager—every Business Man—will be farsighted in sending for the portfolio, "How to Buy Business Correspondence Paper."

It costs you nothing—yet will enable you to apply the principles of business efficiency to your sales-letter-work.

[Write for this Portfolio Today, but please write on your Business Letter-Heading.]

AMERICAN WRITING PAPER CO.
41 MAIN STREET, HOLYOKE, MASS.

Twenty-Nine Mills under one management spell economy in making and selling. As a result, you get the utmost in paper quality at the price when you buy



Sold by good printers and lithographers everywhere

salesmen, recently met in a nearby Latin American republic a salesman with twenty-two sample trunks representing the export hopes of as many American makers.

It developed that each of the twenty-two was paying one-sixth of his travelling expenses, a modest salary and a substantial commission.

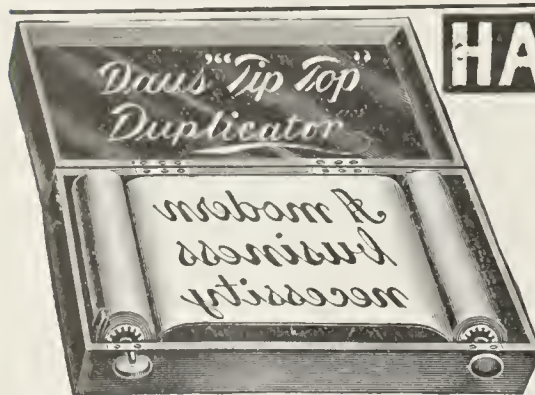
Needless to state in each city only the lines for which demand had been created were even mentioned and the "development work" which he had promised was a myth.

A dollar invested in postage stamps would have enabled any one to discover that the salesman was a crook, or if economical one two-cent stamp would have caused the nearest export organization to investigate.

If you were made a similar dazzling proposition within domestic limits, wouldn't you investigate before investing? That's the acid test.

A firm proving its financial standing asks that you give it the exclusive rights of sale for Egypt or Peru.

In writing to advertisers, please mention BUSINESS



HAVE YOU GOT ONE

We mean a DAUS IMPROVED TIP TOP DUPLICATOR that ideal assistant, always ready, when you want to quickly make clean, clear, perfect duplicates of manuscript, form letters, reports, etc.

100 Copies from pen-written and 50 copies from typewritten original.

Complete Duplicator, cap size, with our new "Dausco" Oiled Parchment Back negative roll. Price \$7.50, less special discount of 33 1/2 per cent. net.

\$5

But we don't want your money until you are satisfied that our machine is all right, so if you are interested just write us to **TEN DAYS' TRIAL Without DEPOSIT** send it on.

That's fair enough, isn't it? Then send today. Circular of larger sizes upon request.

FELIX B. DAUS DUPLICATOR CO., Daus Bldg., 111 John St., NEW YORK

RITE-LITE ADJUSTABLE SHAVING AND DRESSING GLASS

"NO SHADOWS SHAVING"
Raises and lowers 8 in.
Slides 14 inches in front
of window. Nicked fix-
tures. Beveled plate mir-
ror. Turns on swivel.
Excellent Xmas Gift
for men and women.
Rite-Lite Glass Co.
259 N. Salina St., Syracuse, N. Y.

CAN BE
ADJUSTED TO ANY
ANGLE INSTANTLY
NO SCREWS

Price Delivered
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not satisfied.
Special Xmas
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Easily applied over any old or new floor, ready for use in 36 hours.

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200 with Bath**

**\$1.50
to
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All Modern
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CHICAGO

Just around the corner from
every place of importance—
Chicago's newest and most
comfortable hotel.

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For we can save you about half the maker's price on any machine without sacrificing service value, quality or guarantee. You take no risk in buying

Factory Rebuilt Typewriters

Backed by an immense institution,—the largest and most completely equipped of its kind,—rebuilt by skilled experts,—they are as near to new as it is possible to make them.

Send for illustrated catalogue and address of nearest branch store.

**AMERICAN WRITING
MACHINE COMPANY**
(Incorporated)

345 Broadway, New York

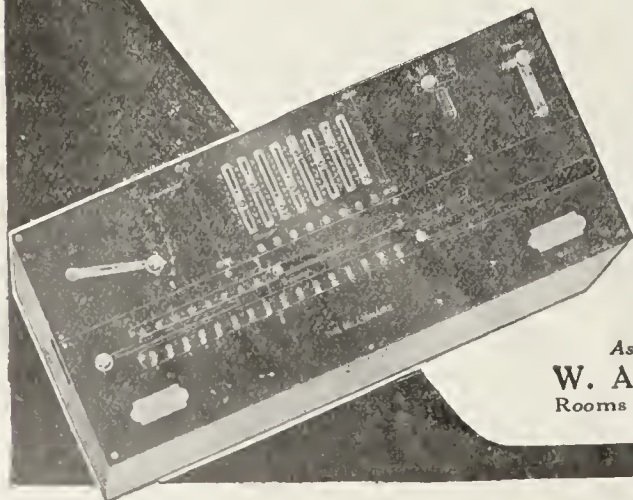
Stores in All Leading Cities

SEND FOR A CATALOG



"MILLIONAIRE" CALCULATOR

Raises machine calculation to maximum efficiency



THE "Millionaire" operates on the multiplication principle—multiplies without adding—divides without subtracting.

Only one crank turn for each figure in the multiplier or quotient is necessary on the "Millionaire." Other calculators, because of the addition principle upon which they are built, make a turn of the crank necessary for each unit of each figure.

This exclusive feature of "one turn for each figure" makes the "Millionaire" the fastest machine calculator in the world—reduces the operator's effort to almost nothing—and it renders mistakes practically impossible.

Ask for Demonstration. Write for Booklet.

W. A. MORSCHHAUSER, Sole Agent
Rooms 4039-4042 Metropolitan Bldg., New York City

Close your eyes and think of the ordinary precautions you'd use in Cleveland or Sacramento and you will not sign up without specifying a certain volume of sales, and that the exclusive part be mutual.

The acid test has thus prevented you from giving an unlimited exclusive agency to the agent of your English competitor and made your goods liable to confiscation if shipped to anyone else, and you can rest assured he will never place more than the initial order necessary to interest you.

A customer in Vienna or Tokyo suggests that you register your trade mark and is kind enough to offer his knowledge of the procedure and his services, in fact simply asks that you let him take it out for you.

If common sense says that there is wisdom in allowing a customer in Albany to control your business in the whole of New York State and at his will prove you an infringer on his rights, then only are you acting normally in Tokyo or Vienna.

There are a lot of misconceptions about export. Chief among them is that people in other lands are foreigners instead of buyers; that they are ignorant and dishonest instead of people who will exchange their money for your goods; that there are miles of red tape and incomprehensible formalities which must be your portion to unravel with each shipment, when for less than 2 % you can turn this over to experts just as you would an application for a patent.

Of course, there are fraudulent export plans aimed at you, but far less than the proportion of domestic frauds which you act upon as part of your day's work.

Perhaps the greatest loss caused by successful export fraudulent endeavor has been in the victim's abhorrence of export trade and everything connected with it.

The president of a large suspender business chuckled as he heard of his rival's growing export trade. "You wait till he gets stung the way everyone does that monkeys with those foreigners," he said.

I led him on to the story I knew must be behind his view on export trade.

"Why," he said, "I fell for it once. The Anglo-American Clothing Company of Mexico sent me a personal letter, asked me for my photograph, put in a nice order which they promised would be the first of a series, and promised to pay in 30 days from date of invoice or discount at 2 1/2 fifteen days. I ought to have known those Dagoes better than to have sent the order to the sales department with my O. K. They never paid a cent or answered a letter."

"How did they manage to fool the agencies?" I asked.

A withering glance of scorn put me in

my place. "They were in Mexico, not New York City," was his crushing retort.

And yet that same president is notorious for insisting that his credit man shall not check orders on purely moral risks!

It's a poor policy to deny oneself food because some grocers give short weights, yet that is the kind of reasoning that keeps some firms from exporting.

Place the blame where it belongs, not on the honest, business-like and capable firms from Siberia to South Africa, Norway to Chile.

The modern credit manager often knows more of the history of a foreign customer, than the salesman who has been entertained at his home.

The history records of Italy, Japan and a dozen countries on the export list of any large concern will show firm after firm whose financial responsibility runs into seven figures and whose business has been conducted without change of title for nearly a century.

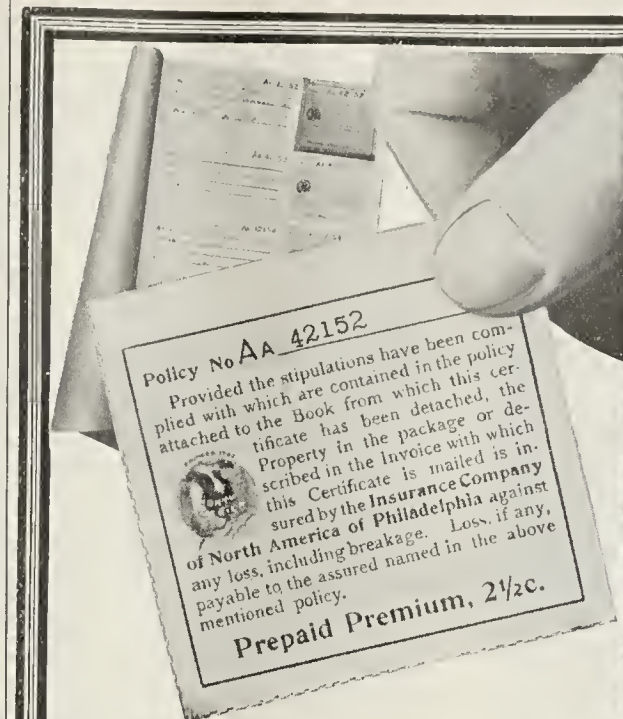
A hosiery manufacturer in Illinois wrote a firm in Bombay that he would make a certain change in packing if guaranteed an order of \$300.00.

The Bombay firm retaliated by offering to buy out the hosiery maker at a valuation to be determined upon by any three men selected by either Dun or Bradstreet. Investigation showed that this would have represented less than a month's business of the Bombay House.

Again a perfumery maker in New England in refusing an order said that it would cost \$1,000 to install special machinery to meet the stated requirements of a firm in Buenos. They received a cable reading "Install machinery at our expense. International Banking Company instructed to remit \$1,000 to you today."

The biggest class of export fakirs stay comfortably in our big cities here in the United States. For a dollar or five thousand dollars they will offer unparalleled service, will relieve you of all export details and sell your goods from Timbuctoo to Kamschatka. They offer a wide range of sales methods from profusely illustrated catalogs to be imaginarily sent to imaginary lists of imaginary buyers secured at great imaginary expense to advertising in a selected list of best foreign newspapers, sample copies of which they send you fresh from the press of some back street New York, Chicago or 'Frisco printer.

The worst of this class of fakirs is that they cast a mantle of suspicion over legitimate endeavors along somewhat similar lines. There are two or three thoroughly responsible concerns in this country who have intimate relations with leading publications all over the world which the American



Ship packages 20 pounds or less by parcel post

—and insure them with these handy coupons. Then you get both transportation and protection

at minimum cost

These coupons indemnify you against damage and partial or entire loss from any cause, including fire, theft or breakage. Protection can be had up to \$150.

Coupon insurance rates for parcel post packages

Valued at \$10 or less.....	2 1/2c
Valued at over \$10 and not over \$25.....	5c
Valued at over \$25 and not over \$50.....	10c

Just slip these coupons into your packages or attach them to invoice. Look at the convenience! Large shippers of parcels should investigate our plan of "Open" Policy.

Write us for full information on these or any form of insurance we write. Do it while you think of it—now!

Insurance Company of North America

Walnut and Dock Streets, Philadelphia

FOUNDED 1792

Founded 1792



Capital \$4,000,000

Surplus to policy-holders, over \$8,500,000

Writers of Insurance covering:

Fire Rent Tornado Leasehold Use and Occupancy Perpetual
Marine Automobile Inland Motorboat Tourist Parcel Post Registered Mail



The lesson of the lost shipment

The crash came unexpectedly. The goods weren't insured.

The shipper was filled with regret—but that didn't compensate the owner.

Our Inland-Marine Policy covers goods shipped on any river or lake steamer, ferry-boat, coastwise vessel or railroad of the United States, or Canada. It protects you against damage or loss by fire, derailment, collision, stranding or sinking. It combines broad protection and prompt settlement.

entering the export field could profitably use.

All these sales efforts can be tested if they are made to give names of firms who have profited by their service and these firms in turn investigated to make sure that their testimonials are not inspired by a percentage of your hoped for investment.

In one month's mail we received over a score of offers from fakirs ranging from newly-started export hopes to hardened offenders and only recently a fakir of the first water audaciously contributed a feature article to a well-known magazine, using the

same arguments which sounded plausible to experienced export men but on investigation proved only a new kind of chocolate coating to an old fraudulent export game.

Because you are convinced that a certain line of action will bring in export sales do not let the conclusion blind you to the necessity of checking up the medium by which it is to be carried out.

Often export crooks are wise minded export men too lazy or hasty to make legitimate profits from their knowledge.

(Continued on Page 366.)

In writing to advertisers, please mention BUSINESS

A WINTER VACATION *for*

"Back to Nature" in the Al

By Can

FOR the executive—the man who works constantly under "vacation" is coming to have a new meaning. There are "never taking a vacation"; there are thousands more who are physically but not mentally—with perhaps some added social has come to realize that a machine 100% efficient for 11 months 'round. And this fact loses none of its force when the company realizes, too, that a real vacation doesn't mean merely going to some kind of people. That is merely a vacation for the eye.

Such men are turning in ever increasing numbers to the woods for vitality into the body with every breath—where life is really

Of such resorts, the Algonquin National Reserve is a world of days to the "rus in urbe" of the Latins. For, though it is not a virgin wilderness almost across the way from civilization.

Algonquin lies about two hundred miles north of Toronto, at an elevation of two thousand feet above sea level. The atmosphere is so pure that winter is very much more pleasant than in much lower altitudes.

The area of over two million acres—as the hand of the Creator has laid out the game of all kinds, much of it yet unlearned man's real power.

Perhaps the closest approach to civilization was twenty-five or thirty years ago, when it first penetrated every part of it.

There are hotels and inns, but civilization clings closely, but the necessary attention. Over two hundred of them teeming with life, whipped by the fly of the angle.

A sport that is much enjoyed with a camera. Deer and other game almost to the hotel piazzas.

For brushing the cobwebs of the past, blood coursing vigorously

one for petty illnesses, chances the large at out into spaces a small and universe really an It broad perspective fully.

The picture show type in the department of who receive joyous u



THE TIRED BUSINESSMAN

Algonquin National Park, Ontario

Stoller

heavy mental strain with little physical relaxation—the word thousands of such men who have prided themselves upon whom a vacation has meant merely a change of scene—duties. But the man who “hasn’t the time for a vacation” of the year is far better than one 75 or 80 % efficient the year round. The parts of the machine are his own body and brain. He has no other place to live the same kind of life among the same

North Woods, where an invigorating climate sends vim and vigor.

A perfectly fine example. It is perhaps the best approach now-a-days the “country within the city” it does constitute a region of

on the Ottawa division of the Grand Trunk, at an altitude exceptionally dry, and owing to this fact the cold weather of the winter where the climate is moist. The reservation embraces an open forest, plain, hill and valley—just what is best for them. There is abundant game and little hunted that it has hardly

to Algonquin is Yosemite as it was, before the “tripper” began to

those whom the veneer of civilization will pay them only a few hundred lakes dot the Reserve, and many of them never yet

by visitors is big game shooting and the game are so tame they will come

from the brain, sending the red blood through the veins, and making all the

annoyance so common—get open eyes—get open eyes—see how things are in the things after all. One’s wonder-

graphs scenes of life of a vacationists spent a week here.



Why Give Away or Burn Up Money?

Your Waste is Worth Money

The Handy Press

Will convert all kinds of waste into money.

We have a press to fit YOUR needs.



Ready to Fill.

All steel, simple and durable

Handy Baling Press

Absolutely Fireproof

For full information, catalogue, prices, terms and discounts, write

The Handy Press Co., Inc.

435-441 Ionia Ave., S. W.

Grand Rapids, Mich.

U. S. A.

Making A Perpetual Inventory Possible

By L. J. Cleary

LAST year a woodworking company in Michigan closed its books, showing a total loss of \$80,000.00. An efficiency engineer was called in for investigation. His report proved this loss could have been prevented if stock had not been misplaced in its route. He estimated the value of stock strewn in corners, under benches and in the waste heap; stock which had been started to fill orders. Probably it fell off trucks and was not picked up, but these shortages had to be made up later. In the repair department were units which lacked a single piece. They took up valuable space and the pieces made to replace shortages required a higher degree of labor skill than in the machine rooms.

In a steel plant recently four hundred square feet of space in front of the assembly room was occupied by a line of product which lacked a single rivet. The stores clerk had not discovered the lack of supplies in time and three days' plant output was held up until the shipment of special rivets was received.

Such instances are common in plants which have no systematic regulations for the purchase of supplies and the checking of materials in process. This lack of standard methods in purchasing and manufacturing leads to hold-ups in production and enables each department to lay the cause of its own inefficiency at the other man's door. Pieces are lost or misplaced and when the order reaches the assembly room the remaining pieces of the unit are held. If the shortages must be run through at once to complete a specific order, the time of setting up machines will often offset the profit on the entire order.

Stock represents money, and if a company keeps an exact record of the location and amount of actual money to their credit it is reasonable for them to need the same accuracy in debits and credits of material on hand and in process.

1. That warehouse stock may be kept balanced to meet sales requirements.
2. That assembled stock may be moved on the warehouse, without delays for missing pieces.
3. That purchased stock may reach the plant in plenty of time for assembly.
4. That a sufficient quantity of inex-

pensive small stock be carried to help when rush orders are filled.

5. That each department may supply the next in sequence with sufficient work.

6. That no lot can pass from one department to another without shortages being detected and accounted for.

7. That a correct inventory may be made at any time of all materials, their value and use.

Every piece, part or unit should have a standard name. This name should be short and specific, as nearly as possible descrip-

STOCK CARD		Max. _____	Min. _____	Pc. No. _____
For _____				
Dept.	Letter	In	Out	Date
Bro't For'd				
DEPT. LETTER		REQUISITION		DATE
SHOP ORDER NO.				LOT NO.
QUANTITY	DESCRIPTION			QUANTITY DELIVERED
FORM NO. 100				
BIN CARD				
ARTICLE				
UNIT				
LIMIT				
RECEIPTS		DISBURSEMENTS		BALANCE
DATE	QUANTITY	DATE	QUANTITY	ON HAND
RECEIVED BY		FOREMAN		

tive of the article and not likely to be confused with something else. If the mnemonic symbols or numbers can be applied to the stock it will obviate entirely the confusion of similar names.

Supplies and raw material should be listed on stock cards, bearing a maximum and minimum limit (Form I). These cards are filed alphabetically if piece names are used, and filed numerically when numbers supplant names. Everything entering process can be drawn out on a requisition (Form II) which is signed and returned to the stores clerk for entry on his stock record.

When certain interchangeable parts are made up and held in the semi-finished store-room, their cost can be determined on separate order number. They should be priced with figures determined or estimated and drawn out for final assembly on a requisition the same as raw material. Unless interchangeable pieces are made up on their own order number they are likely to be assembled to some unit other than the one

[illegible][illegible]

Each month, week or as often as desired a report may be made of the data given on these forms. Insistence on their being kept up to date and checking against each other will prevent the recording of inaccurate quantities.

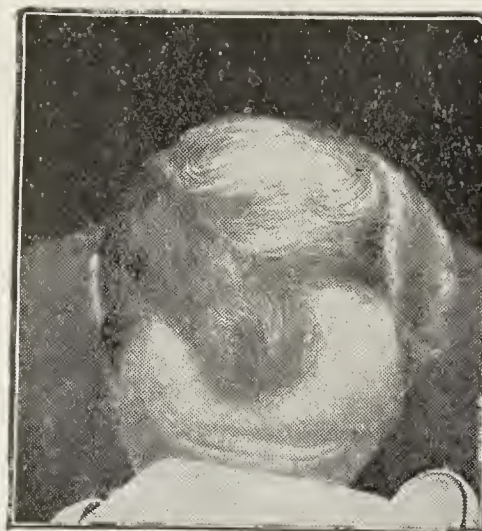
These forms have been selected from a miscellaneous collection, as being simple and easily changed for any particular adaptation. Few plants of the average size would need so many. It is well always to have the fewest number of records and have these so designed as to be checked automatically with each other.

REAL HAIR GROWER

FOUND AT LAST!

The Great English Discovery "Crysolis," Grows Hair in 30 Days.

**\$1000.00 Reward If We Fail On Our Positive
Guarantee—Try It At Our Risk—
Mail Coupon To-Day.**



**This Man Is Growing Bald—"CRYSTOLIS" Is Just
the Thing for Such Cases.**

In Europe "Crystolis" the New English Hair Grower, has been called the most wonderful discovery of the century. The judges of the Brussels and Paris Expositions enthusiastically awarded Gold Medals to this marvellous Hair Grower.

Already since we secured the American rights hundreds of men and women have written telling of the phenomenal results obtained by its use. People who have been bald for years tell how they now glory in beautiful hair. Others who have had dandruff all their lives say they have got a clean, healthy scalp after a few applications of this wonderful treatment.

We don't care whether you are bothered with falling hair, prematurely gray hair, matted hair, brittle hair or stringy hair; dandruff, itching scalp, or any or all forms of hair trouble, we want you to try "CRYSTOLIS" at our risk.

We give you a binding guarantee, without any "strings" or red tape, that it won't cost you a cent if we do not prove to you that "CRYSTOLIS" will do all we claim for it—and what's important, we have plenty of money to back our guarantee. \$1,000 has been deposited in our local bank as a Special Fund to be forfeited if we fail to comply with this contract. **Cut out the Coupon below and mail it today to CRESLO LABORATORIES, 6 Z Street, Binghamton, N. Y.**

FREE COUPON

THE CRESLO LABORATORIES,
6 Z Street, Binghamton, N. Y.

I am a reader of "BUSINESS." Prove to me without cost how "CRYSTOLIS" stops falling hair, grows new hair, banishes dandruff and itching scalps and restores premature gray and faded hair to natural color. Write your name and address plainly and

PIN THIS COUPON TO YOUR LETTER.

previously intended and, in this way, affect the accuracy of final costs on the assembled product.

The general storekeeper may also keep a check on his supplies by using a bin card (Form III) on which he posts the quantity received and disbursed. This card, however, may be replaced by some mechanical recorder. The bin can be made in two sections, the lower section to hold the allowable minimum. Or a large bin can be striped with paint at a height where it will be shown when the material is lowered to the minimum to be carried. Where flat stock is piled up a red tag can be stuck in at the proper place. When the stock is lowered to the specified point, this tag goes automatically to the general stores clerk and is returned with a notation regarding the date of expected supplies.

Stock put in process should carry a tag, something in the nature of a stock chaser and routing slip. This gives the piece name or number, lot number, quantity or order and routing. This information insures a standard routing for the piece and is a guide for the material move man. The tags are made out with regular manufacturing orders and in sufficient number to cover all trucks required for that particular order. These tags follow the pieces through to the semi-finished store-room, where they are detached and sent into the office. An ordinary manila tag will suffice in most cases where stock passes quickly through a department. Where stock goes through many

hands and this tag must be used as an instruction card as well, a celluloid holder may be used to keep it clear of grease and so on. If not the celluloid container, then a coat of shellac will preserve clearness in spite of much handling.

When the daily time tickets come in to the office they are posted to an operation record (Form IV). This keeps the material in process record up to date. In the factory where this particular design of form is being used, every operation has its premium rate and no record need be kept of the operator and his performance except on the timekeeper's list. In smaller plants a similar card can be designed to carry full cost data as well; the check number, labor cost and quantity being posted each day by operations.

In order to get a hurried inventory, there may be kept an operation cost record for each piece. This gives the average cost of the piece in its various stages of process, such as outlined below:

Back Brace	No. 1016
1 Cutoff	\$.013
2 Formed . . . . .	.016
3 Pierced . . . . .	.0186
Etc., etc.	

This record card can be used also in pricing partially assembled or interchangeable pieces and parts. Parts in process can be recorded on a sheet similar to Form V. Completed stock may be posted to Form VI.

Keeping Track of Accounts Payable

By W. D. Beard

A CONVENIENT Voucher system for keeping a complete record of accounts payable is shown herewith. This method divides the merchandise purchased into as many different departments as desired, shows the total amount purchased in any month, and the total amount due in any month.

The Voucher is made in duplicate, the top part taking the place of the remittance slip when it is paid, the duplicate being filed at that time for reference. After being entered on the voucher the invoices are pinned to it. The amount in the "Amount Entered" column of the voucher is then entered in the "Voucher Register" under the proper department, with the date of entering, and the firm name or initials. This same amount is then carried over to the "Amount Due" columns and entered under the period when it becomes due for payment. The "1st" period being the current month, the "2d" next month and so on. As many periods can be provided as wished, some firms preferring to know what is due from the first to the fifteenth and from the fifteenth to the thirtieth of every month. When all the Vouchers made at one time are entered the total is taken and entered in the "Total" column and also added to the balance already appearing in the "Total" column under "Amount Due." At the end of the month each column is footed and proven with the totals already appearing in the "total" columns, the total of the different departments equalling the total entered during the current month, and the totals of the various "Amount Due" columns equalling the entire amount due as shown in the final total column.

The total from each merchandise department column is then debited in the general ledger to that department account and the total entered during the month credited to the "Unpaid Vouchers" account. This account is, of course, debited with all payments made and discounts deducted during the month, which are carried in columns in the cash book and posted once a month, the balance shown being the amount owing for accounts payable.

The totals in the "Amount Due" columns are not transferred to the ledger but are simply kept for convenience in the Voucher Register that the amount due in any period can be quickly shown. At the end of the month the totals are all carried forward one column, the "2d" period automatically becoming the "1st," the "3d" the "2d," and so on. The amount of the payments and the discount deducted during the month is

then taken from the total in order that the amount shown in the Voucher Register will agree with the balance in the "Unpaid Vouchers" account in the general ledger.

use of the columns showing the amount due in any period, as the vouchers are filed in a tickler under the due dates. The Vouchers in the tickler in any month or period

Voucher Register											Amount Due					
Date	Firm	No	A	B	C	D	E	F	Total	1st	2nd	3rd	4th	5th	Total	
10/2	Forward S.S. Co T.L. Co	7843 4	700.00	200.00	80.00 18.00	500.00		600.00	1580.00	100.00	200.00	300.00	500.00	700.00	1300.00	

VOUCHER										No. 7843
I. Jones Co. CHICAGO.										Date Entd. 10/2
Messrs. _____										Dept. C
We enclose remittance as follows:										Due 12/12
INV. DATE	INV. AMT.	MDSE RETD.	NET AMT INV.	FRT. EXP.	AMT. ENTD.	REMARKS	DIS.	NET AMT.		
10/1	40.00	21.75	18.25	25	18.00	Your Letter 10/1				

The usual complaint to a system of this kind is that it is difficult to verify the amount of the accounts payable account with the invoices. This is overcome by the

can be added, without adding the entire amount, and this total compared with the total shown in the voucher register as being due in that period.

Efficient Lighting as an Aid to Art Exhibition.

The idea of a special arrangement of lights in order to bring out the art value of paintings is far from new. But a recent development of this idea is certainly far in advance of anything heretofore introduced.

Under the auspices of the Cleveland Art School, there is now in progress the first annual Cleveland Art Loan Exposition. Public-spirited citizens of the Ohio city have loaned the masterpieces of their private galleries; and artists and connoisseurs from all over the country have contributed to make the exposition a success.

The pictures are hung in the ordinary way, and the lighting—which presented some peculiar problems in the absence of a specially designed gallery—was placed in charge of the experts of the National Lamp Works of the General Electric Company.

Under the arrangements of lights finally adopted, each picture has thrown on it light from Mazda lamps, through colored globes which harmonize in tone with the colors of the individual paintings. The angle of reflection is figured out carefully; so that in each case the reflection is downward, either to the floor or below the line of vision.

Experts say that this method of lighting improves the effect at least one hundred per cent.

Sales Ideas That Win—*A Half Dozen Personal Selling Secrets That Help "Live Wires" Close Deals*

As told by the Salesman

How a Paint Salesman Asks Favors of None—But Thereby Gets the Orders

"How a salesman looks at the order he intends to get has much to do with the success or failure of his intention," says the star man in a big Cleveland sales organization.

"Hundreds of good salesmen make the mistake of riveting their attention on the order, and of keeping in sight their commission; and because they want that order so badly, they look upon it, both before and after they get it, as a favor from the buyer.

"That, I am convinced, is a great mistake—especially if the salesman lets the buyer think he is conferring a favor when he signs the order. But if the salesman really does consider the order a favor, it is pretty hard for him to conceal his attitude.

"For a year or more I remember that I always thanked a man heartily when he gave me an order—until one day a big department store buyer tore up the order he had just signed and said, much to my astonishment, 'Young man, you are altogether too grateful, too delighted at getting this order. If I am doing you such a big favor in buying from your house—perhaps you think your house doesn't exactly deserve it; perhaps you are not giving me full value; perhaps your commission on this order is extra large.

"I vainly tried to re-sell that man. He hit the nail on the head, all right. Had I succeeded in landing him it would have been a feather in my cap, and might have opened the way to other big sales, though my percentage of commission was not larger than on the ordinary sale. I was too delighted."

"Thereafter I always approached a buyer with the attitude that I intended to offer him a big opportunity rather than ask a favor. I have that department store buyer to thank for teaching me the folly of the overly grateful habit that makes buyers feel they are conferring favors—that is not what the buyer is paid for.

"But let me emphasize this sales idea with all my might: The salesman is employed to offer the buyer favorable opportunities; and not in the least sense the chance to grant a favor—unless the salesman does not have utmost faith and confidence in his goods. But in that case we can't call him a 'salesman.'"

How a Little Extra Show of Courtesy Grips the Client's Goodwill

"If you want the average stranger, especially a prospective customer, to respect you,

it is always a good plan as soon as possible to show the stranger a sincere bit of courtesy and respect, for nothing begets the attention and goodwill of another man so much as when that man feels that he has the respect of the man with whom he contemplates dealing."

This is the opinion of one of the most successful salesmen in a thriving metropoli-

ton real estate office. He continued:

"Now there are numerous ways of doing this. Of course, if possible, a man ought actually to feel respect toward a prospective client, whether or not his personality at first sight would seem to merit it—for appearances do often deceive. Such a feeling of respect will be sure to show itself in a man's attitude and actions.

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This is one of the most vital messages business men have ever received. Established only four years ago, the Alexander Hamilton Institute is today recognized as the leader in a great movement that touches every phase of commercial life. It will pay you to read every word.

You are a man of natural ability; otherwise you would not be holding or looking forward to a position of responsibility. You know how to capitalize your own experience and profit by it. You are growing.

But are you growing fast enough? Are you capitalizing the experience of others? Are you hedged in by your own specialty, or are you reaching out for knowledge of other departments of business?

If you could have at your command the accumulated experience of successful business men everywhere

—if you could know with absolute certainty the bed-rock principles upon which they have based their success

—Surely you would be able to shoulder bigger responsibilities, make larger gains.

Thousands of men today are finding just that help in the Modern Business Course and Service of the Alexander Hamilton Institute.

They are giving their spare hours to mastering the science of business as it is presented by

business and university men in crisp, concentrated, usable form.

The Course and Service has been adopted by big business men of the highest type of personal ability and experience, including the responsible heads of some of the largest corporations in the country. These men realize that the science of business has immeasurable value for them in increased personal efficiency as well as in dollars.

No movement of the kind has ever before been known. It is so big that it must influence every business man.

Your self-interest demands that you learn more about the Alexander Hamilton Institute. The story is fully told in our new book, "Forging Ahead in Business," a limited edition of which has just been published.

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"But it is also a good idea to think out definite little plans of action designed to impress the client with the goodwill you feel; and, as I said, the sooner he gets this impression the better. Here's one plan that has served me well in this respect.

"For a long time it was my custom to keep a chair near my desk for any customer or prospect that might come in my office. But now I keep the chair over in the corner—just to give me the chance to get up and fetch it over to my desk when a prospective client comes in to see me.

"This is just a little extra show of courtesy that I know my clients appreciate. It is as though I told them in so many words that they have my respect—and nothing begets goodwill like a sincere display of respectful courtesy."

How the Deal Often May Be Half Closed by the Introductory Sales Talk

"I knew a salesman for an office equipment manufacturer who always seemed able to sell his man with the very least amount of effort," remarked a salesman for a competing house. "This salesman never attempted to carry a buyer off his feet by means of a heated closing argument. Invariably he would cut short his sales talk without applying pressure for a decision then and there.

"Usually he simply made out the order before the buyer, or filled in as much of it as he deemed advisable, pinned it to a stamped envelope addressed to his house, and let the buyer make up his own mind—after he had had a chance to compare values offered by other houses.

"Many a time I called on a prospect and saw that envelope and order blank on his desk—and time after time I knew that the buyer had later made use of them.

"That salesman even avoided the trouble of going back to get the order. In fact, he never gave the sale another thought after leaving his 'reminder' on the buyer's desk—with the thought in the buyer's mind that he was willing and desirous of *comparison*—that biggest word in buying.

"But I knew that this little idea alone could not make sales as easily as they seemed to come to this man; so I courted an opportunity to watch him at work and I soon discovered his secret.

"Most salesmen lay greatest stress on the 'closing talk'; but this man made the opening talk his hardest work. He so thoroughly studied his buyer's need and character before the call, and then covered so many points in so few words that usually his man was convinced—whether or not he heard and absorbed every point—that whatever house this man represented, the goods he was selling must be all right.

"Once that impression is instilled into the buyer's mind and it is hard sledding for a competitor. It is my humble opinion that this confidence-gripping method of approach closes about as many deals as does a whirlwind final argument. At least I never have regretted the day I started to put my biggest effort into my opening talk."

How a Labor Saving Machine Salesman Scored by Slowing Up His Talk

"That's a good point, young man. Yet, I'm not sure. You went too fast for me. Just repeat—oh, yes. Thank you. Even a better point than I thought it was.

"Now let me give you a little pointer as an old buyer. Talk slower and be sure your man understands. Your machine is somewhat complicated, you know—not to you, but it is to the average buyer. Be sure everything you say as you go along is understood. Give a chance for a question now and then—you'll sell more machines."

Such was the invaluable advice a man who is now the sales manager of a big company that makes a well known labor-saving machine obtained when he was a youngster in the selling game from a successful merchant.

"The old gentleman told me this in a slow, sure way and I was more than glad to let it soak in," says this sales manager. "It directly led me to acquire a hundred and one other pointers that improved my sales talk; for it showed me the great importance of listening to my own sales talk with the ears of the buyer.

"My machine has so many good talking points and I was so enthusiastic about them that on the slightest provocation I would rattle off a half dozen of my best arguments without giving my prospect a chance to say anything.

"But I tried the old merchant's advice the very next interview. I went along cautiously, making sure that my prospect understood each point before I took up another—and I have been talking deliberately and teaching my men the value of that kind of talk ever since."

How an Automobile Salesman Systematically Mines Every Opportunity

"What I believe to be the most important reason for the success I have had," says an automobile salesman whose success has been remarkable, "apparently is trivial: I systematically mine every opportunity, depending a great deal upon the 'Law of Averages.'

"It's a pretty hard thing to pick out the 'good ones,' though that is frequently possible. Yet, I make half my sales to so-called 'poor prospects.' That is they look 'poor' until I go after them.

"I soon learned that if a man waits for sure sales, the baby will likely go barefoot. Of course, I believe in plugging hardest where the prospects are brightest—in case I am sure one prospect is more likely to buy than others.

"My idea—based upon ten years of experience—is that this is very seldom the case. Therefore, I have a definite system of using all my time for calls on prospects, not so much in the order of their desirability as their location and accessibility. Here, I believe, is the most important point: I am always at it—working on my miscellaneous list of prospects, systematically sifting out the 'good ones.'

"Each morning I run through the entire list to make up my day's itinerary and record the calls on a card, working in miscellaneous calls around and in between my engagements with 'likely prospects,' just as do many other salesmen.

"I carry six cards; one for each day of the current week. I work from week to week, striving to close a 'likely prospect' within the week, if possible.

"If a man is too busy to see me, I endeavor to make a definite engagement with him. Usually I write the day and the hour on one of my personal cards and leave it with him. I also let him see me, when possible, put the engagement down on my calendar of calls.

"Then when I keep my engagement right to the second—these engagements never conflict because my calendar of cards for each day are divided into hour and half-hour spaces—not unusually my prospect calls me by name. My card with the hour on it is usually before him. He consults his watch—and he respects my definiteness and promptness. Business and professional men are alike in this appreciation.

"But being at it all the time, and considering no prospect 'poor' until I have called and made sure, is the real backbone of my success."

How the Typewriter Salesman Takes Time to Drive Home Minor Points

"For a long time I tried to compliment the buyer by making him think that I thought he knew a great deal about typewriters in general, whether or not he did," confesses a salesman who topped the record in his territory last year.

"As a rule," he continued, "comparatively few of the actual buyers of typewriter know how to operate them. Usually the stenographer's recommendation is respected—and that recommendation is very likely to be the machine the stenographer happens to have had the most or the latest experience in running.

(Continued on Page 383.)

INVENTORY SHEET																				
DATE	TOTAL	BROKEN	EGG	STOVE	NUT	LV PEA	PEA													
191	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	

MONTHLY TONNAGE REPORT OF COAL RECEIVED AT YARD																				
DATE	TOTAL	BROKEN	EGG	STOVE	NUT	LV PEA	PEA													
191	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	TONS	

CAR REPORT																				
DATE	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR	WAGON	CAR
191																				

Keeping Accounts in the Coal Business

ON page 370 of this issue of "Business" will be found the text of the second portion of Mr. Benthuisen's instructive article.

In response to a suggestion from one of our readers, we have grouped the forms to accompany it, instead of scattering them through the article itself.

Judging from the comment which has reached us, the coal business was one particularly in need of systemization in an accounting sense; and much of the material illustrated is

readily adaptable also to many other lines.

It is our purpose to run in "Business" during the year 1914 a series of articles on accounting as applied to certain definite lines of business, presenting in each case forms especially prepared to simplify the work.

We shall be glad to have suggestions from our readers on efficiency accounting problems which have come under their notice.

STABLE.....REPORT OF FEED FOR THE MONTH OF.....191							
ARTICLE	Inventory on Hand	Received During Month	Total	Inventory on Hand	Quantity Used	Price	Amount
Oats							
Corn							
Cracked Corn							
Bran							
Mixed Feed							
Patent							
Alfalfa							
Hay							
Straw							
Rock Salt							

Number of Horses at Stable.....

STATEMENT OF CASH AT CLOSE OF BUSINESS.....19	
Dr.	Cr.
To Balance from	By Vouchers Paid
Daily Ledger	
Monthly Ledger	
General Ledger	
Private Ledger	
	Balance
First National Bank	
Third National Bank	
Fourth National Bank	
Exchange National Bank	
Franklin National Bank	
West End National Bank	
Garfield National Bank	
Manufacturers Natl Bank	
City National Bank	
Bank of North America	
Market Trust Co.	
Industrial Trust Co.	
Washington Trust Co.	
Moore & Co. Bankers	
Cash at Yards	Bank Balance
Cash on Hand	Total Amount Deposited
Balance	

GENERAL EXPENSE																			
Voucher Record Distribution for the Month of.....191																			
DATE	NO.	TOTAL	COAL	WOOD	FEED	STABLE	FRANCIS	GENERAL	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD

SELLING EXPENSE																			
Voucher Record Distribution for the Month of.....191																			
DATE	NO.	TOTAL	COAL	WOOD	FEED	STABLE	FRANCIS	GENERAL	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD

YARD STABLE EXPENSE																			
Voucher Record Distribution for the Month of.....191																			
DATE	NO.	TOTAL	COAL	WOOD	FEED	STABLE	FRANCIS	GENERAL	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD

YARD EXPENSE																			
Voucher Record Distribution for the Month of.....191																			
DATE	NO.	TOTAL	COAL	WOOD	FEED	STABLE	FRANCIS	GENERAL	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD

Record of Vouchers for Month of.....191																			
DATE	NO.	IN FAVOR OF	FOR	ACCOUNTS	PAIDABLE	PAID	GENERAL	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE	EXPENSE	YARD	STABLE

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20 YEARS TO PAY

Rich Canadian land for from \$11 to \$30 per acre. You pay only one-twentieth down—balance in 19 equal annual payments. Long before your final payment comes due your farm will have paid for itself over and over. This advertisement is directed only to farmers or to men who will occupy or improve the land.

WE LEND YOU \$2000 FOR IMPROVEMENTS

The \$2,000 loan is used only for erecting your buildings, fencing, sinking well and breaking. You are given 20 years in which to fully repay this loan. You pay only the banking interest of 6 per cent.

Advance of Live Stock on Loan Basis

The Company, in case of approved land purchaser who is in a position and has the knowledge to take care of his stock, will advance cattle, sheep and hogs up to the value of \$1,000 on a loan basis, so as to enable the settler to get started from the first on the right basis of mixed farming. If you do not want to wait until you can complete your own buildings and cultivate your farm, select one of our Ready-Made farms—developed by C. P. R. Agricultural Experts—with buildings complete, land cultivated and in crop, and pay for it in 20 years. We give the valuable assistance of great demonstration farms—free.

This Great Offer Based on Good Land

Finest land on earth for grain growing, cattle, hog, sheep and horse raising, dairying, poultry, vegetables and general mixed farming, irrigated lands for intensive farming—non-irrigated lands with ample rainfall for mixed and grain farming. These lands are on or near established lines of railway, near established towns.

Ask for our handsome illustrated books on Manitoba, Saskatchewan and Alberta—mention the one you wish. Also maps with full information free. Write today.

I. B. THORNTON, Colonization Agent

Canadian Pacific Railway

Colonization Department

112 W. Adams St. Chicago

FOR SALE—Town lots in all growing towns—ask for information concerning industrial and business openings in all towns.

Read-Act-Profit

Let Me Contract

To Increase Your Sales
To Increase Your Office Efficiency
To Reduce Your Sales Expense
To Reduce Your Office Expense
On a Commission Basis

JOHN J. FOX

112 N. La Salle St., Chicago.

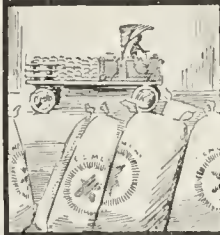
Read-Act-Profit

WAYS and MEANS



Practical Methods for Improving Business Routine—Short Cuts That Save Time and Effort, Lessen Costs and Multiply Profits

Taking
Care of
Returned
Sacks



ONE OF THE MOST vexatious matters the accounting department of a building supply house has to deal with is the question of credits for returned sacks. The usual way of charging them to the cement companies and others, when shipments are made and before advice is received, is objectionable in that adjustments have almost always to be made, and also because it prevents keeping such accounts checked up close.

The form herewith was designed with the idea of overcoming the objections, saving time and enabling one to arrive at the amount of shipments for any period, as well as amount lost through adjustments.

are open at the close of the second month they should be brought forward, being entered in red ink and not included in month's figures.

Another advantage of this register is the ease with which shipments can be kept track of and if desired another column could be added for this purpose.

Keeping
the
Collars
Clean



AN OUT-OF-TOWN CUSTOMER stepped up to the counter in a haberdashery store to buy a collar. The clerk inquired the size and style desired, then produced the goods, putting them out deftly, handled with a slip of tissue paper, preventing soiling, and handed to the customer so that

he also came in contact with the tissue

SACK REGISTER

DATE OF SHIPMENT	OUR NUMBERS	TO WHOM SHIPPED	AMOUNT	MONTH OF				MONTH OF				DATE OF THEIR ADVICE	DATE OF OUR CHARGE
				FOLIO	AMOUNT CREDITED BY THEM	ADJUSTMENTS	WE DR WE CR	FOLIO	AMOUNT CREDITED BY THEM	ADJUSTMENTS	WE DR WE CR		
1	2	3	4	5	6	7	8	9	10	11	12	13	14

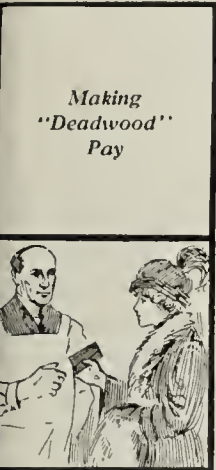
Columns Nos. 1, 2, 3 and 4 are to registered shipments. Debit total of No. 4 at end of month to Sack Shipments and credit Sacks. Charge individual items to accounts through column No. 6 and total to controlling account, crediting Sack Shipments. Difference between totals of columns Nos. 7 and 8 will be credited to Sacks and a credit to Sack Shipments. columns Nos. 7 and 8 will be debited to succeeding month, and if any shipments

paper and there was no possibility of finger-marking the collars.

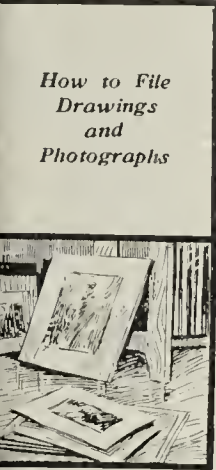
"Half-dozen?" the clerk suggested. The customer only intended to buy one, but the impulse created by the suggestion was strong and the clean way of handling also caught the customer's fancy, so he went away taking the half dozen.

Many such sales might be made in every town and city to the chance customers who find themselves in need of

who, for any reason whatsoever, drop into the store to buy. Why not do it and always make the most of opportunity where sales are going?



"POLICY" often compelled a retail grocer to buy tickets for school and church entertainments that he could not possibly attend. He turned these tickets to good account, however, by displaying them in his window as prizes to be given to the person who should guess nearest to the number of beans in a certain jar or crackers in a barrel, offering a "guess" with every purchase. His idea not only obtained for him the good will of the people conducting the various entertainments, but stimulated a fresh interest in his store and goods.



A MIDDLE-STATES manufacturer has worked out a simple and adequate system for keeping track of his drawings and photographs. It protects the drawings from damage, prevents loss and saves a great deal of time. Furthermore, it is adaptable to almost any kind of business, no matter how many drawings or photographs are to be filed.

The basis of the system is a series of heavy manila envelopes, size 20x24 inches, with flaps—three hundred of them in this case, all standing upright in a rough cabinet made to fit them, the flaps facing the door of the cabinet for easy access to the envelopes without first pulling them out of place in the file. These envelopes contain the drawings, one to the envelope, as a rule, although the photographs—of which there are a great many more than of drawings—are filed in groups, a certain group in each envelope.

This manufacturer makes fourteen different specialties. Each product has a section in this file, the number of envelopes in which is, of course, apportioned according to the respective number of drawings and photographs on hand in connection with each product, with enough "empties" to take care of additions for a reasonably long time. The envelopes are numbered consecutively from 1 to 300, and are so filed, the numbers being stamped on the corners

of the faces of the envelopes so that they may be seen by running the thumb down the upper outside corners.

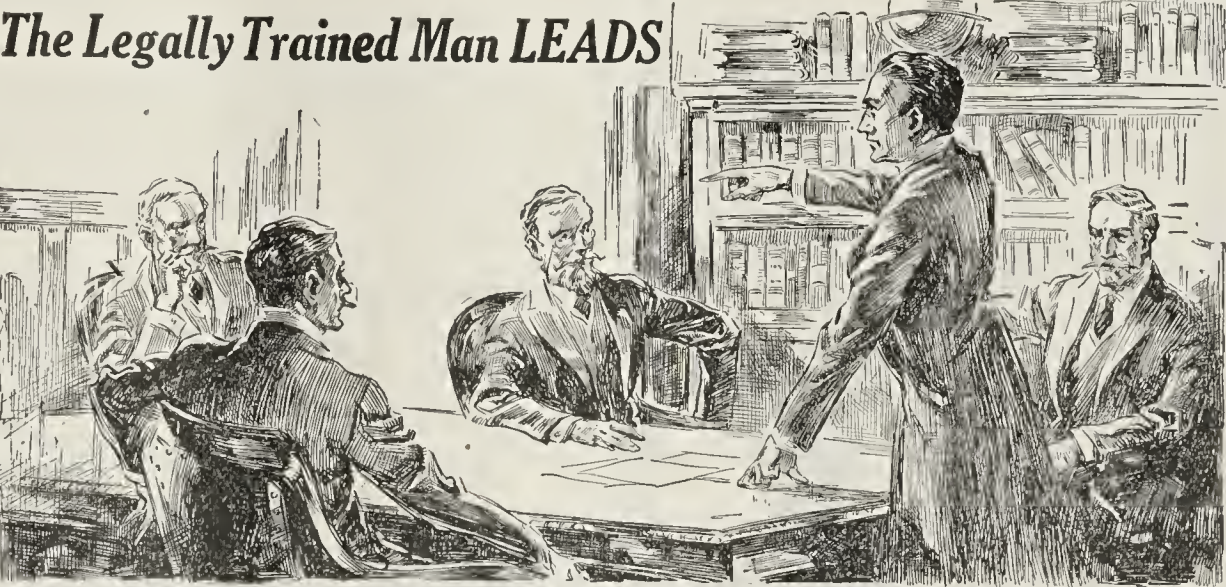
Each drawing and photograph bears the number of the envelope container, so that it can be replaced without reference to an index. Furthermore, the advertising manager only needs to tell his stenographer or the office boy the number and be sure the right drawing or set of photographs will be fetched to him.

Whenever a drawing or photograph is

sent out of the factory, a signed slip takes its place, attached to the upper edge of the envelope. This slip tells where the drawing or photograph was sent, when and by whom, also when it ought to be back.

In this case the advertising manager finds that it is best to personally sign these slips himself, giving nobody else the privilege of letting the drawings go out of the shop. He has a card index which lists the drawings and photographs by subjects alphabetically; also another card index that lists

The Legally Trained Man LEADS



YOU Also Can Be A Leader!

IN business, in politics—before the Court and in private life—legal training gives POWER, PRESTIGE, WEALTH. Every move in business—every phase of politics and government—and thousands of transactions of our everyday life—demand a knowledge of law. Naturally, the legally trained man leads—for his expert knowledge puts him in a position to advise, to guide, to direct.

Today, to a greater extent than ever before—due to increasing governmental control—the legally trained man is in DEMAND. The Interstate Commerce Commission—Pure Food—Reasonable Rates—Employers' Liability—The Sherman Law—Tariff—these are a few of many cases where the law is taking a hand in business. The law tells you what to do and how to do it—how to keep out of trouble and avoid expensive lawsuits.

We NOW offer you a tremendous opportunity, an opportunity to secure a Scholarship in our big Law School—to become a leader of men—to learn law at home during your spare moments.

The Greatest Law School for Home Study in the World

Offers you this remarkable opportunity! Write at once! There is no better, no more thorough way to learn law than to study right at home. Abraham Lincoln, Thomas F. Ryan, John Wanamaker, Elbert H. Gary, and hundreds of our greatest men studied law—many of them AT HOME. President Woodrow Wilson and every member of his Cabinet, with but one exception, practiced at the Bar. Nine out of ten of the public offices, National, State and Municipal, are filled with legally trained men.

YOU can become a leader of men—YOU can improve your position in the political and social world—YOU can increase your earning power—if you become legally trained.

Statistics show that students studying law by correspondence are the most successful in passing Bar examinations. More than forty thousand students have enrolled in our big Law School. Our graduates are to

be found in every State of the Union, succeeding either as practicing attorneys or in business pursuits.

A Startling Scholarship Offer!

This startling offer is being made for a limited time to readers of this magazine. An offer so liberal, so unusual, that we can only give you the facts in direct letters! On this offer the world's most brilliant array of legal talent is at your command. We furnish you a Magnificent Law Library, masterful lessons and lectures. Our Consulting Service is at your disposal. We offer you a FREE SCHOLARSHIP entitling you to our Complete Three Year Course and Service at a tremendously low cost.

This Offer is Limited —Act Quickly!

We cannot afford to hold this offer open indefinitely. The offer is strictly limited. Clip the coupon—right now—before you turn the page. Mail it—get the facts at once. This puts you under no obligation—it costs you nothing—it simply gives you the opportunity to go over the facts and decide. Surely you will not refuse to investigate an opportunity of such vast importance to your success in life—an opportunity which will surely lead to a greater success than you can possibly win in any other way. Tear off the coupon and mail it right now.

AMERICAN CORRESPONDENCE SCHOOL OF LAW, Dept. 1359 Manhattan Bldg., CHICAGO

Hurry! Mail this Coupon

AMERICAN CORRESPONDENCE SCHOOL OF LAW, Dept. 1359 Manhattan Bldg., Chicago

Gentlemen: Without any obligations on me whatever, please send me full particulars of your remarkable Scholarship Offer. Also send me, free and prepaid, your School Catalog which tells how I can become legally trained at home.

Name _____

Address _____

City _____ State _____

We Guarantee to coach Free any graduate failing to pass the Bar examination. Our course covers all branches of American Law and includes the same studies as the leading Law Schools.

You Need Check Protection Ten Times as Much as Fire Insurance

Every check you send out can be raised by a few pen strokes.

The risk is so great that the insurance company that will give you \$1,000 worth of fire insurance for \$25, wants \$250 for \$1,000 worth of check protection.

Every check you send out not properly protected is a menace to your bank account.

Yet it is easily avoided, if you use a check protector that works by the macerating and inking system—that cuts the figures into the check and fills the cuts with ink.

The **New Era Check Protector** is the most effective and the **CHEAPEST** of the machines THAT CANNOT BE RAISED.

It costs \$10—a third of the price of any machine that does equal work and it is **ABSOLUTELY GUARANTEED**—its yearly upkeep is about 5c for a new inking roller.

TEST THIS MACHINE AT OUR RISK. Pin a check or a bill for \$10 to this ad. and return to us. Try the

New Era

Ten days. If it isn't up to 100% of promise—send it back at our expense.

\$10★



New Era Mfg. Co.

450 4th Ave., N. Y.

The Best Salesman You can Employ is the

National (Imported) Advertising Lead Pencil

Now being used by 344 Aggressive
Business Firms

The National advertising lead pencil is unlike any other advertising pencil. We are the only concern using imported goods, bake your advertisement on the pencil by electricity and dip it by a secret process, thus giving you "the life of the advertisement is the life of the goods".

49 grades—10 colors.

We print one or a million.

Write us today for samples and prices, which are 10 per cent lower than those of other concerns.

Use your letter-head.

National Imprint Company
P. O. Box 206 Asbury Park, N. J.

the same subjects, but in the order that they appear in the file. There is a card for each photograph as well as for each drawing.

When a drawing is sent out of the factory, he slips the right card in this latter file behind an "out" guide, where it remains until the drawing is returned to him.

The index first mentioned, the one in which the cards are filed alphabetically by subject, is made of large cards, on which is not only a description, but also, when possible, an illustration of the drawing or photograph pasted on the card. It requires only a few seconds to get from this file the number of the envelope that contains a particular drawing or photograph.

By this simple system, few drawings are lost or mis-filed, and they are protected from damage by rubbing together as is often the case when they are filed in drawers or racks.

A Simple
Request
Gets the
Business



HERE illustrated is a simple card with a return postal card attached that helped to pick up considerable new insurance business—because it is a simple, frank request without any attempted clever argument, thinks the man who got it up for his suburban real-estate office.

Expense of distrib-

PAUL SCHROEDER & Co.

REAL ESTATE. LOANS AND INSURANCE

418 GREENLEAF AVENUE, WILMETTE, ILL.
TELEPHONE WILMETTE 180

AGENTS OF THE
GLOBE AND RUTGERS FIRE INSURANCE CO.

ASSETS, OVER \$7,600,000
NET SURPLUS, OVER \$3,300,000

ALSO OTHER INDEMNITY CORPORATIONS FOR
ALL FORMS OF INSURANCE AND BONDS

FIRE INSURANCE	WIND STORM
LIABILITY	AUTOMOBILE
BURGLARY	HOLO-UP
FOREIGN TRAVEL	PHYSICIAN'S AND DENTIST'S LIABILITY
PLATE GLASS	STEAM BOILER
PROPERTY OWNERS' LIABILITY	
CONTRACTORS' BONDS	EMPLOYER'S LIABILITY
WORKMEN'S COMPENSATION	

1913
PLEASE SEE THE UNDERSIGNED IN REGARD TO
INSURANCE

STREET

MY PRESENT INSURANCE EXPIRES

19

uting this card was saved by co-operating with the man who controls the delivery of newspapers in this and adjacent suburbs. The cards were inserted inside the Sunday newspapers; and accordingly were brought to the attention of the reader, usually the head of the family, who, as a rule, opens up the paper first, at the time he was ready to read—not along with other and more important mail.

Furthermore, the numerous array of the kinds of insurance it is possible to get nowadays as listed on this card makes pretty interesting reading, while the card itself has the tendency to make a man think when his insurance is going to expire, often causing him to look up the matter. If the time of expiration is near, usually he will fill out the return card. At least this real-estate man's returns seem to suggest this procedure; while, of course, the aforementioned enumeration of the kinds of insurance available, will often suggest a new policy.

Increasing
the
Bad Weather
Business



ALL the merchants on the main street in a town of twenty thousand people unite in paying a man to keep the sidewalk clean. This man uses a large rubber scraper that extends across half the sidewalk. No matter how slushy the day, the citizens know that they will find the main street as clean as possible. The fact that the entire street is clean, say these merchants, induces many more people to come downtown than in the days when only a few of the merchants saw to it that the sidewalk in front of their respective stores was clean in bad weather. The cost averages one dollar a month for each merchant.

Efficient
Delivery
Service



THE CLERKS in the delivery section of a large department store lost much time answering the telephone. Salesmen were continually calling up to find out for customers how soon delivery could be made to various places. To remedy this a printed delivery schedule was furnished to every salesman in the store. It was so arranged and indexed that it was possible to tell in thirty seconds the leaving time of any delivery for any part of the city or suburbs.

The same store has originated a good plan to guard against disappointing a customer whose purchase must be sent out immediately or on a specified delivery.

The goods are sent at once from the department of purchase to the delivery department. To articles intended for immediate delivery are attached red tags, on which is printed "Immediate Delivery," while to goods that must go out on a certain trip are tied green tags reading, "Must go on trip." The salesman writes in the time at which the indicated trip will leave.

Guided by the red and green tags the clerks in the delivery department are thus enabled to pick out at once packages requiring "rush" or quick handling. Immediate delivery of small packages is made by motorcycle; of large articles by motor truck.

Monday
is
Dollar
Day



IN ORDER to avoid chronic Monday dullness in his store, an Iowa merchant has established what he advertises extensively as a "Dollar Day." During this day each sales slip bears a special number. They are numbered by the cashier with a small numbering machine as they come to her, both the original, which is kept by the store, and the duplicate. Then, on the following Friday, ten of these slips are drawn from a big urn in the show window—the ten sales slips bearing the lucky numbers; because a new dollar bill will be exchanged for the duplicates bearing each of these numbers, which numbers are posted in the window as soon as drawn. This merchant says that, as a rule, a pretty good crowd is at the window each Friday morning, waiting to see if any of their sales slips are the lucky ones. He thinks it would be hard for him to get equal value out of ten dollars spent in any other kind of advertising designed to eliminate blue Monday."

Now and then he runs a "Double Dollar Day," when two dollars is given instead of one; and again twenty instead of ten sales slips are redeemed, especially when he wants to attract people to a special sale on Friday. Thus he varies the plan. But the people know at least that Monday is always "Dollar Day" at this store; and as a result, sales on that day often are as great as the average sales for the week.

One interesting variation of this plan is to number the price cards around the store—putting price tickets on numerous items—then have the clerks put the price ticket numbers on the sales slips; then refunding the purchase price of all who buy certain

Nervousness and Exhaustion

When weary and languid, when the energies flag and you are completely exhausted and worn out, there is nothing so refreshing and invigorating as

Horsford's Acid Phosphate

(NON-ALCOHOLIC-)

Its revivifying effect will throw off the depression that accompanies exhaustion and nervousness; strengthen and clear the brain that has become tired and confused by overwork and worry, and impart new life and vigor to the entire system.

A teaspoonful in a glass of cold water with sugar, makes a delicious, refreshing drink.

An Ideal Remedy in Nervous Disorders.

Salesmen Wanted in Every Town and City To Sell Fox Typewriters on Commission



The Fox Typewriter is a beautifully finished, high grade. Visible writer, with a light touch and easy action and extreme durability. It has a tabulator, back spacer, two-color ribbon, stencil cutter, card holder, interchangeable platens and carriages, is fully automatic, and is sent out complete with fine metal cover and hardwood base.

If our typewriter does not suit you after a ten days' free trial of it send it back at our expense. If you wish to buy it after trial you can pay us a little down and the balance monthly or in all cash, just as you prefer. There is no "red tape" tied to this offer, and it is open to any responsible person in the United States.

We are making a special offer on a lot of Fox Visible Typewriters that have been very slightly used for demonstration purposes. These are not second-hand nor rebuilt, and could scarcely be told from new by any one. Low price—easy payment terms—ten days' trial. Write for full particulars. Mention Business.

FOX TYPEWRITER COMPANY

1512-1522 Front Ave., Grand Rapids, Mich.

FROM THE DECEMBER BUSINESS

NAME _____
ADDRESS _____

YOUR EXCESSIVE TRUCKING EXPENSE EATS UP YOUR PROFITS !

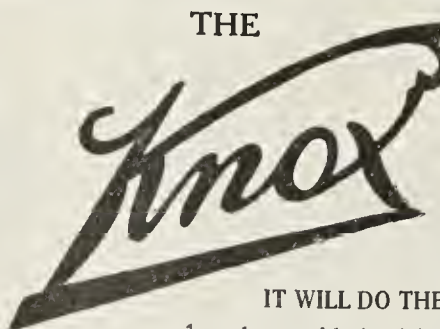
Sooner or later you must squarely face the problem and seek a remedy.

Consider for a moment merely the saving in investment cost afforded by this system. One Knox-Martin Tractor costing approximately \$370 per ton capacity will do at least twice the work of a motor truck costing \$750 per ton capacity.

Excessive rubber tire cost is eliminated by the Knox-Martin Tractor system, which uses steel tires on the greater part of the load.

Expensive replacement of vital parts is

THE



MARTIN
TRACTOR

has cut the cost of trucking in half for merchants, manufacturers and dealers throughout the U. S.

IT WILL DO THE SAME FOR YOU

largely avoided with the Knox-Martin Tractor because the heavy starting shocks are effectively cushioned.

**KNOX AUTOMOBILE
COMPANY**

Springfield, Mass.

Branches:

NEW YORK
1872 Broadway
CHICAGO
1458 Michigan
Ave.
BOSTON
885 Boylston St.

Knox
Automobile
Company,
Springfield,
Mass.

Send us your
free Booklet on
trucking costs.

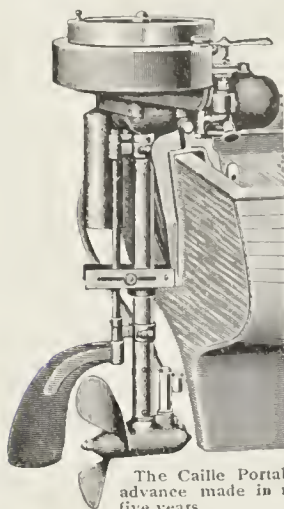
Name _____

Address _____



Attached readily to any type of horse-body at the fifth wheel. Permits quick interchange of bodies.

FOR XMAS A CAILLE

PORTABLE
BOAT MOTOR

The right gift for the man who goes camping, fishing or hunting—the man who loves the water. It makes a speedy motor launch of your row boat in one minute. Get your old boat ready during winter months. Say good-bye to oars—Caille's Portable cuts the work out of sport—fits either square or sharp end boat. Trouble-proof; man, woman or child can operate it. Built in half-million dollar plant—guaranteed absolutely.

Get Our Special December
Prices and Catalog

DEALERS: We make all size engines from 2 H. P. to 30 H. P. Our 1914 Selling Plan is ready—are you?

The Caille Portable is without question the greatest advance made in marine engine building in the past five years.

Caille Perfection Motor Co.
1001 Second Street Detroit, Mich.

FOR CHRISTMAS
GIVE HER A BOX
OF
AUTOGRAPHED
HANDKERCHIEFS

25 cents each, post paid

Sheer Pure Linen Embroidered Handkerchiefs with Hemstitched Border—a Christmas gift any woman will appreciate. Six in a Healy Gift Box for \$1.50. Order by BOTH number and name. This is a sample of the style and size:

Adelaide

In any of the following names:

No.	Name	No.	Name	No.	Name	No.	Name
2	Ada	56	Eleanor	109	Isabel	158	May
4	Adelaide	58	Elizabeth	110	Jane	160	Mildred
5	Adele	60	Ella	111	Jeanette	162	Minnie
6	Agnes	61	Ellen	112	Jennie	164	Mollie
8	Alice	62	Elsa	114	Jessie	165	Mother
10	Amy	64	Elsie	116	Josephine	166	Muriel
12	Anna	66	Emily	118	Julia	168	Myrtle
14	Anne	68	Famma	120	Kate	170	Nan
15	Annie	70	Ethel	122	Katherine	172	Nell
16	Beatrice	72	Esther	124	Laura	174	Nellie
17	Barbara	73	Etta	125	Lena	176	Nettie
18	Belle	74	Eva	126	Lettie	178	Nora
20	Bernice	75	Eugenie	128	Lillian	180	Olga
22	Bertha	76	Evelyn	129	Lottie	182	Olive
24	Bessie	78	Fannie	130	Louise	184	Pauline
25	Betty	80	Flora	132	Lucile	186	Pearl
26	Blanche	82	Florence	134	Lucy	188	Phoebe
28	Camille	84	Frances	135	Lulu	190	Phyllis
30	Caroline	85	Frieda	136	Lydia	192	Rachel
32	Carrie	86	Genevieve	138	Mabel	193	Rebecca
34	Catharine	88	Georgia	139	Madeline	194	Rose
36	Celia	90	Gertrude	140	Margaret	196	Ruby
38	Charlotte	92	Gladys	141	Madge	198	Ruth
40	Clara	94	Grace	142	Marguerite	199	Sadie
41	Constance	95	Hannah	143	Mae	200	Sarah
42	Cora	96	Harriet	144	Marie	202	Sophie
44	Daisy	98	Hattie	146	Marion	204	Stella
46	Doris	100	Hazel	148	Marjorie	206	Susan
48	Dorothy	102	Helen	150	Martha	208	Theresa
50	Edith	104	Henrietta	152	Mary	210	Vera
52	Edna	105	Hilda	153	Matilda	212	Violet
54	Effie	106	Ila	154	Mattie	214	Virginia
		108	Irene	156	Maude	216	Winifred

DJ Healy IMPORTER

Dept. S.

Detroit, Mich.

Over 80,000 in Use

Mostly sold by recommendation.

For Personal Desk or General Office.

It checks mental calculations.

Handsome Morocco case free.

Buy Thru Your Stationer.

Write for today trial offer.

Y. Ganther, A. A. M. Co.,

119 W. Broadway, New York City.

Agents Wanted

Golden Gem \$10

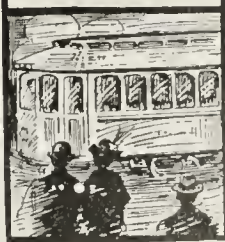
Adding Machine

Multiplies—Subtracts

items as indicated by the number on their sales slips. This attracts profitable attention to price marks—and price tickets alone often sell the goods.

Another effective plan, but commonly used, is to refund the purchase price on every tenth or twentieth purchase on certain days; or at the end of the month to pick a day of the month and refund the price of all purchases made on that day.

Making
a Mirror
Sell
Goods



open show window in front of the seat, so that anyone in the seat could see the car coming without getting up.

Then he started to make this mirror pay its hire. He put neat shelves all around it, on which he kept a constant display of price-ticketed goods, not forgetting candies and other things that people might buy and consume while waiting for the car. He changed this display frequently, and it also served as part of his window display.

A
Follow-up
on
Expirations



more. The fact that it is in the form of a card—although thin enough for convenience in the typewriter—also that it is the only enclosure in a sealed envelope, except a regulation postal card bearing the words,

WILLIAM N. MASON & SMART
REAL ESTATE—BONDS—MORTGAGES
1640 WHEATMAN AVENUE
EVANSTON ILL.
8/4/13.
Harrison McJohnston

Dear Sir: You have a policy expiring October 31st, 1913
on household furniture located at 6137-9 Evanston Ave.,
in the amount of \$ 1000.00 policy number 3292566
in Scottish Union & National Ins. Company
Your order for a renewal of same is solicited.
Respectfully,
MASON & SMART

"You may renew my fire insurance policy No. 3292566 for a term of _____ years, in the same, or the _____ company."

This, with part of the date—all of it, in fact, except the day of the month—and with a place for the signature of the "renewee," completes the copy on the return postal card, which is promptly filled out and returned in a large percentage of cases.

Timely
Motor
Truck
Advertising



WHEN THE manager of a motor truck agency in a big city learned that all the suburban street-car men were going out on a strike, he saw an opportunity.

He got in touch with the proper city officials and gained permission to run a motor-truck service in place of the street cars in two of the more important suburbs

until the strike should be settled.

He equipped every truck he could press into the service with seats for passengers, and, as far as possible, enlisted men who could talk trucks intelligently, to drive them.

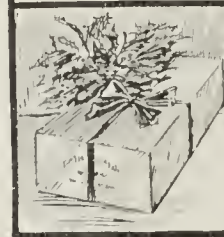
On the back of the seat of each truck he placed a sign which read: "Talk Motor Trucks for YOUR Business with the Driver."

Not a few of the business men in these two suburbs owned businesses where motor trucks might be used to advantage, as this branch manager well knew.

They appreciated the service that saved them from walking a long distance each morning and night; while many of them took the chance to ride beside the driver and "Talk Motor Trucks" with him.

The strike was settled in less than a week, but the following month was a record-breaker for sales in this branch agency.

No
Xmas
Goods
Left over



LAST YEAR a general merchant in Indiana advertised what he called a "Yourself Sale" in his store, to be held promptly at 8 o'clock Christmas Eve. Little dodgers inclosed with purchases during the week before Christmas explained that every one of the Christmas things left in his store at 6 o'clock Christmas Eve

would be placed in boxes on the top shelves of his store—yours for ten, twenty-five, fifty cents and a dollar, each box guaranteed to contain something worth at least

double the price of the box—and perhaps many times its price, as nothing was to be reserved.

"Come and buy yourself a present," was the conclusion. "Maybe you will get five dollars' worth for one, or a dollars' worth for ten cents. Come. Sale starts at 8 o'clock sharp. The boxes will be well filled, for we are determined not to carry over any Xmas things until next year."

And this merchant did not carry over any holiday goods. Furthermore, he averaged cost price on the big-profit items thus disposed of; while the many patrons of the sale had an extraordinarily good time inspecting the contents of their Xmas boxes.

AN EASTERN retail dealer of shoes records the name and address of all customers on a "Size Record"—a card about three by five inches, on which is recorded the name of the salesman, the date of the purchase, whether charge or cash, the style of shoe, the number, width and the price, as well as the customer's name and address.

This card is then filed so that it will automatically come up for attention six months from the date of the sale, when a series of three follow-up letters are sent to the customer—unless another card record shows another purchase in the meantime; in which case the guide at the top of the old card is moved over so that it, together with the later card, will come up for attention six months from the date of the last sale.

When the three letters have gone out, the card is refilled to come up again in three months. Then—unless the customer has made another purchase in the meantime—another series of three letters are mailed, the last one of which includes a stamped return envelope and a brief question slip designed to find out if anything was wrong with the shoes that had been purchased, whether the customers were in town, and so on.

In case no response is received to this letter, the name is placed in a "Delinquent list." All the names in this list receive a personal letter once a month for a period of one year, when the name is dropped permanently, unless the customer buys again.

This persistent follow-up system, involving as it does some eighteen letters before the name is dropped, pays this merchant. He says that about 60 per cent respond in

some way, usually a purchase, to one of the first six letters, while about 25 per cent of the inactive, or "Delinquent," accounts are revived before the twelve monthly letters have all been sent.

"Not long ago," says this merchant, "one witty fellow came in and told me, 'I missed your letter this month, so thought I would come in and see you.' He was a 'Delinquent' who had received twelve letters.

"It is my opinion," continued the merchant, "that my record does not show nearly all the results this system brings in. But I do know this, that my business has increased about 65 per cent since I started this persistent and 'expensive' system of follow-up on sales—my friend, the haberdasher next door, calls it expensive. I call it Profitable, with a capital 'P'."

This merchant also has lists of prospects on different colored cards—club members, haberdashers' lists, tailors' lists, and so on. These names are recipients of a personal letter—and there is no reason why a form letter should not be personal these days of good letter writers and machines for turning out the work in a hurry, thinks this merchant—every six months, in the fall and spring, for a period of five years, unless they become customers in the meantime.

"Yes, my letter sales system involves considerable detail not usually found in a shoe store, but one bright girl handles all of it with time to spare. But even though it were twice as bothersome and 'expensive,' it would pay. It does pay—that's the point; and I believe a lot of shoe merchants overlook a good business-building plan when they overlook the boost that good supplementary letters give to salesmanship in the shoe store—provided your follow-up system is bull-doggish."

Getting
the
Newly-wed
Business



A HARDWARE merchant out in Washington has a good plan to get the business of newly-weds. When he learns of a coming wedding, whether or not he knows the couple, he sends the bride-to-be a personal letter, inviting her to step into his store and select two dollars' worth of merchandise from his stock as a wedding present from him.

He says that more than half of his invitations are accepted, giving him the opportunity of showing his stock of things for the new home and to make the kind of personal impression that will land a share of the business when the home is furnished.

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and The CAXTON

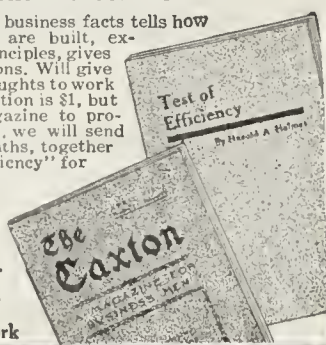
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Could You Ask More for 25c?

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Last year this little plan cost him about forty dollars in goods, he says, but it brought him over a thousand dollars in sales. He has a special inducement of a five per cent discount on complete kitchen outfits.

He also has several lists of "Expert Assortments" of cooking utensils and general kitchenware. Mimeographed copies of these lists of assortments are submitted to the couple with a special price quoted on the complete assortments.

He says that these assortment lists are always read eagerly and that he generally sells several assortments during the course of a year without any changes in them, although he allows substitutions to a certain extent and yet gives the discount.

Greater
Circulation
Free
Advertising



FOR SEVERAL months a business college and a newspaper have been co-operating in a plan that has proven very advantageous to both. Every day the newspaper prints as a "circulation puller" a coupon that, together with five others of successive dates, will be accepted by the business college in lieu of one month's tuition. The principal of the business college claims that those who take the full month's free instruction almost invariably continue on for an entire year's course at the regular rates.

Keeping in Touch
With the
Customer's
Viewpoint



IN ONE eastern wholesale house, where a great deal of business is brought in by the mail salesman, the manager of sales correspondents has a plan for keeping his staff in close personal touch with customers.

Throughout the year many merchants visit this house from out of town, and about ten per cent. of them are waited on by correspondents; in fact, this manager has a rule that each of his correspondents shall get out on the floor and sell goods at least one-half day every two weeks, or an average of one day a month.

While selling on the floor, these men are required not only to sell as much as possible, but also to study their customers and to learn as much as possible from them—how they look at particular goods and their general attitude toward the entire line; why

they object to certain goods and so on, including a close study of the merchant's personality in each case; but not, of course, so that the merchant will notice it.

All this is required so that the correspondent may quickly and economically keep in touch with the customer's viewpoint, and constantly improve his general knowledge of the manner of men to whom he writes letters day in and out.

Since starting this plan, this sales manager has recorded a constantly increasing sales record in proportion to expense. Before this, however, he says that his department was in a rut.

Novel
"Display
Tables"



THE PROPRIETOR of a bakery and ice cream parlor has devised a novel use for his ice cream tables. The top of each table is in the form of a box about seven inches deep. The "lid," or surface of the table, is a removable slab of plate glass. In this box are placed cakes, pies and other specimens of the baker's art. Consequently all who sit at these tables while eating ice cream are obliged to look at a display of tempting dainties.

Export Fakes and Fakirs

(Continued from Page 351.)

One genius of this type had a nose for export errors and on discovering an offender would not only point out the mistakes to the exporter but suggest some clever method to prevent its recurrence, and on the strength of this knowledge often secure a subscriber to his worthless service.

Another made a specialty of soliciting exclusive arrangements for out of the way places and by securing small "catalog allowances" from many firms and issuing a catalog on which he never paid postage netted a handsome profit.

This catalog plan can be checked up by insisting on proof of mailing of previous editions and the right to test his mailing list by separate letters. If he had really mailed one large edition and firms on whom data is accessible advise of purchases from this price list you are in a position to consider the matter intelligently but not before.

These incidents will serve to show that in our endeavors to detect export fraud that our attitude should always be judicial not inquisitorial, because a line must be drawn between self-protection and insult.

This attitude is happily not an impossible one, for it is a sad commentary that the great majority of export frauds can be detected without our leaving our office chairs.

In writing to advertisers, please mention BUSINESS

THE CLEARINGHOUSE

A Department of Business Ideas, Information and Discussion as Presented in Other Magazines

Christmas Giving That is Worse than Useless

IN AN editorial comment last December *The Outlook* called attention to certain conditions which have called into existence the Society for the Prevention of Useless Giving. One kind of giving against which this society is earnestly striving is worse than useless, the writer says, for it is a kind of blackmail. In some of the great stores, for instance, clerks are called on by collectors who are gathering together money to make Christmas presents to persons in greater or less authority about the store. Giving of this kind is almost obligatory, and the girls who have been subject to the exaction fear to lose their places if they refuse to contribute. Even where this kind of pressure is not brought, the collection of money for this purpose is an unfair burden on the girls, and in some known cases has been carried to an extravagant point.

This kind of giving is not unlike presents made to teachers of schools and is usually an embarrassment to the teachers as well as an unfair burden to many of the parents and pupils. The practice has generally been abandoned, although it still exists in some places and at the Christmas season of the year often produces ill feeling and local agitation. Apart from the question of semi-obligatory useless giving, the new society points out in all its literature the evils of indiscriminate and extravagant presents and emphasizes the fact that Christmas is in its essence not so much a time for present giving as for showing good will in all sorts of ways. It adds: "The charm of a gift lies wholly in the fact that it is given by a friend. It ought to show unselfishness, some personal effort to please by thoughtful selection and appropriateness."

Commercial Wheels Within Wheels

NO HUMAN being has ever existed who was totally impervious to opinion, nor has there yet breathed a man without respect or fear for the attitude of at least one other man—or woman. Agencies over which no human being can exercise direction are constantly at work to preserve the balance between liberty and slavery in business as well as in other realms.

There are wheels within wheels; some working with and others working against the central parts, or even the whole machine. Even within the inner wheel, where the commercial circle seems unapproachable, are opposing influences to be observed upon close scrutiny.

So writes Herbert G. Stockwell in *The Outlook*.

A member of an important business group in New York told me that he had never purchased stock in any corporation unless he could feel sure that he was included in the inner circle of those who controlled its destiny, he says. Much as I admire the pioneer and commander in huge business affairs, however, I admire still more the man who, refusing the yoke, persists in driving his own business team.

To him the wheels within wheels are simply parts of the business machine to be studied and understood as parts of that machine, just as any business man will study and understand any business facts.

But the ambitious man will endeavor to assemble and control a business machine of his own. He is not content to become one of the small wheels of any machine controlled by others. Such a man wants more than anything else to be in business for himself, to meet the world as the head of the business at his command, having no fears and desiring less than anything else to be grafted to some machine, the lever of which is in the hand of another.

Those who, for one reason or another, have not yet arrived at the ownership state, in seeking to fit themselves for the added responsibility, will know that one of the first things to do consists in freeing themselves from undue favors of the commercial grouping of wheels, knowing that unwelcome burdens accompany unearned rewards.

Becoming one of the wheels induces insincerity and cowardice in the individual so "machinizing" himself. It makes necessary the effort to read between the lines many communications which on the surface should be open, frank, clear, and explicit. In a large part of the business correspondence of today nothing appears but the most ordinary matters expressed in platitudinous language, which may not at all represent

the real transaction. An illustration of this thought is presented in the following incident:

A manufacturer recently made some inquiries of a friend concerning certain routine methods in the office of a large corporation. A telephone message came from the treasurer, who said:

"I shall be very glad to explain fully the matter about which you inquired, if you will come up to my office, but I do not care to put it in writing."

The matter referred to was of very small consequence and could have been withheld from the typewriter only because the treasurer did not dare place on the records of his company anything at all out of the ordinary. Fear that some one might come along at some time, see a copy of his letter, and inquire as to why he did this or that, or thought this or that, causes many a kind-hearted official to write cold-blooded or indifferent letters. If the thing is committed to writing, it is feared that the whirling of the wheels may at some time whisk the paper into the jaws of the ogre and cause trouble.

THERE are a large number of managers today who are rather chary of introducing "scientific management" in its entirety into their factories or works, simply because they

Efficacy of Detailed Planning

are not convinced as to the efficacy of the detailed planning of work; or, more accurately speaking, they are very doubtful regarding the extent to which they may carry the details of a planning system.

Some managers are not at all interested in any of the principles of scientific or modern management because without it they are making sufficient profits to pay good dividends. Others are unconvinced as to the efficacy of modern methods, and insist that any concern which shows improvement after applying such methods must have had grossly improper or inefficient methods before their introduction. There is yet another class of managers who are favorable to perhaps all the features of modern management except the use of a planning system involv-

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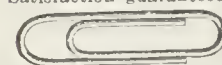
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ing written instruction or operation cards, and the routing of material in more or less minute detail. The extent to which detailed planning may be carried in the interest of economy, however, can not be seen at a glance and can be determined only by an investigation of the cost of production.

Every manager should be interested primarily in the total cost of production and not merely the direct-labor cost, as is often the case; and the aim should be the reduction of the total cost, which reduction is frequently accompanied by an increase in the indirect cost.

The installation of the successful planning system depends therefore, upon an intelligent comparison of costs. The primary object of a detailed planning system is the reduction of the total cost by reducing the direct labor cost. This is accomplished by an increase in output, which increase is secured by arranging the work of a plant so that the maximum amount of time is spent by each man in doing the things for which he is adapted. Detailed planning is nothing more than a combination of the principles of specialization and consolidation.—C. A. Harrington in *Engineering Magazine*.

THE total arable area of the Philippine Archipelago is estimated at something less than 20,000,000 acres, of which about 4,750,000 are now being tilled, says Lewis R. Freeman in *The Engineering Magazine*.

Half of this cultivated area is in rice, the production of which, however, does not suffice to supply the local demand. Better cultivation and the utilization of all the available rice land would increase the supply ten-fold or more, and leave a surplus for export greater than the probable American need for the next half century.

The Philippine forest areas of hardwoods total little less than 40,000,000 acres—consisting of mahoganies and other high-grade timbers—most of which is sufficiently accessible to permit of the logging for export of a steady supply at least double that now being brought into the United States from Central and South America. This production, by the inauguration of a system of forestry similar to that so successfully carried out in Malaysia and India, can be maintained, and even increased, as the years go by.

The Philippines supply all the hemp fiber that the United States imports at the present time, and but for the fact that the Mexican sisal industry is bolstered up by boun-

ties could practically force that fiber off the American market.

With a sufficient demand, the present Philippine acreage in abaca (hemp plant)—600,000—could be increased six or eight times, and the annual production for export—from \$15,000,000 to \$20,000,000—in a ratio more than proportionate.

The Philippines' coconut palm acreage of 400,000 may be increased many fold without exhausting the land available for their culture, while the present export of copra (dried coconut kernel) used in the manufacture of soaps and oils, which now amounts to less than \$10,000,000 annually, may easily be kept abreast of any conceivable demand from the United States alone.

MANUFACTURERS who have proved the power of advertising in their own businesses, are co-operating with the retail dealers who are willing to co-operate with them to an extent and in

such a variety of ways that not only are the advertising problems of the retailer greatly simplified, but the direct cost of making this business better known is also

much reduced. It is not to be supposed that the manufacturer who supplies free advertising matter for distribution is prompted by any unselfish interest in the retailer. To him it is a matter simply of cool, level-headed business; as one of the many means to be adopted for the widening of his own channels of distribution, and for keeping his own factories running.

Yet it places within the reach of the retail dealer the expert help of trained and highly-paid advertising men, the finest of printing and booklet making, and the work of first-rate artists, salesmen and window trimmers.

The newspaper advertising of some merchants is enlivened by the use of appropriate illustrations or by copy specially prepared by skilled advertising men; and when the time comes for some special effort to beat up business, as, for instance, at the holiday season, they are always found with some effective advertising matter on hand that can go out with a personal letter or other store announcement.—*The Western Drug gist*.

An interesting change is taking place in various manufacturing centers employing much female labor, as a result of the growing movement toward the economic independence of women. In an early issue of "Business" this change will be discussed by an expert who has investigated the problem its cause and effect.

In writing to advertisers, please mention BUSINESS

Promoting Business Efficiency Through Motion Pictures

(Continued from Page 330.)

Such problems as these Mr. Gilbreth delights in; for he is an intensely human individual. The walking delegate of the labor union is apt to speak of the professional stenographer as one who would drive the workman to undue exertion and eliminate the thought of the individual from industrial life. That may be approximately correct in some cases, but a few minutes talk with Frank B. Gilbreth will prove to any one that he is not that kind of a man. It is estimated that he weighs 300 pounds—and he certainly approximates that figure, as anyone can testify who has seen him. But he is just as young as ever; and now, he is going to apply his motion study to surgery. He is confident that by this means he can revolutionize this profession, as he has some of the trades, and bring it up to a higher point of efficiency, thereby greatly reducing the time required for the patient to remain in a state of anaesthesia.

"It's a mystery to me," says Gilbreth, "why the medical men take themselves for granted as the ones to manage a hospital. They seem to think that a training in a specialty is a training in management. Nothing of the kind. Management is a specialty. A doctor's training is not of the kind that would make him a manager. The surgeon is just like the old-style shop foreman,—it's an instinct with him to resent suggestions from anyone outside the trade. He wouldn't work in a plant where non-professional orders or instructions are tolerated. So from the standpoint of scientific management, the hospitals are dark in the Dark Ages."

Understanding Your Women Customers

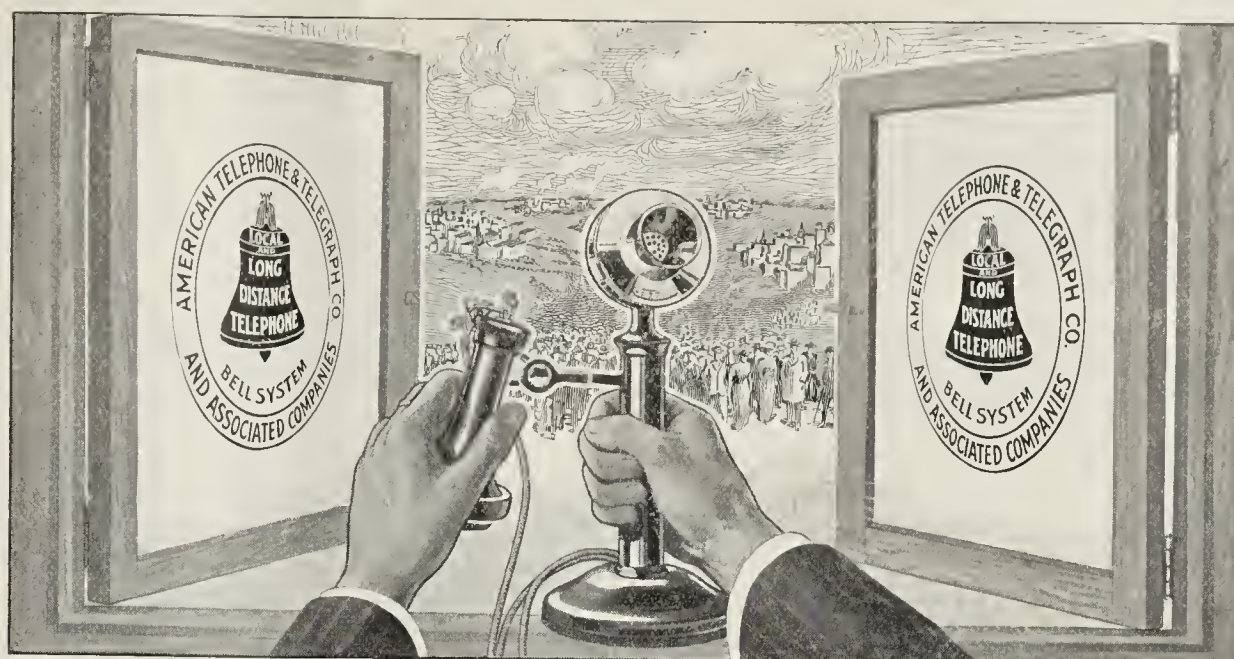
(Continued from Page 332.)

to realize the dignity and importance of single fact or apparatus.

On the other hand the "sensory" type has difficulty in summarizing or generalizing.

He or she is bothered by details. A single unimportant consideration may seem sufficient moment to influence or delay a really necessary decision. Again the remedy is indicated of giving the customer a broad view which leads away from trifling details while general advantages and results are dwelt upon and made pre-eminent in the discussion.

The salesman who recognizes his type of customer will be able to adapt his line of argument so that the prospect will be genuinely helped over his own weakness. The "motor" customer is inclined to dart aimlessly over the buying field and decide from general characteristics rather



The Telephone Doors of the Nation

WHEN you lift the Bell Telephone receiver from the hook, the doors of the nation open for you.

Wherever you may be, a multitude is within reach of your voice. As easily as you talk across the room, you can send your thoughts and words, through the open doors of Bell Service, into near-by and far-off states and communities.

At any hour of the day or night, you can talk instantly, directly with whom you choose, one mile, or a hundred, or two thousand miles away.

This is possible because 7,500,000 telephones, in every part of our country, are connected and work together in the Bell System to promote the interests of the people within the community and beyond its limits.

It is the duty of the Bell System to make its service universal, giving to everyone the same privilege of talking anywhere at any time.

Because as the facilities for direct communication are extended, the people of our country are drawn closer together, and national welfare and contentment are promoted.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY AND ASSOCIATED COMPANIES

One Policy

One System

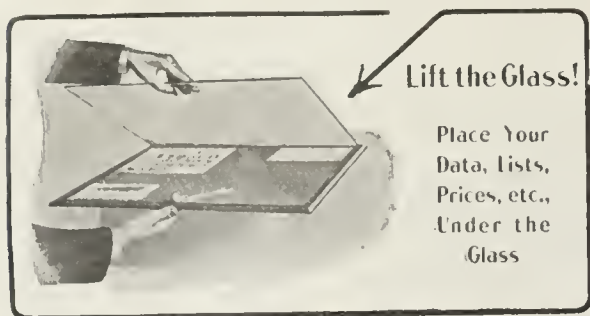
Universal Service

er than from specific excellence. The "sensory" one fails to get a sufficient view of the buying field because of having the attention fixed by some straw of detail. The latter type reaches a decision more slowly and the

Sixth conclusion is—Once we are able to recognize why the customer has difficulty making a decision, it is a simple matter to concentrate the proper kind of assistance on the weak spot. As all customers are not cast in the same mould, the same methods cannot be expected to be effective. Understand the customer.

The city stores have made a direct appeal for women's trade. They have adroitly placed the departments so it is easy for them to wander along. But the city store has no advantage that the store in the small place may not have with thought and effort, and the store in the moderate sized town or village has advantages the city store cannot have. The personality of the proprietor, his acquaintance with and interest in his customers are worth all the pull of the mail order business possible or the lure of an endless assortment.

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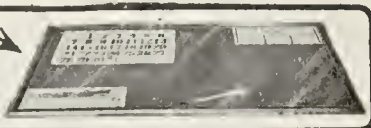
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\$5.00 to \$10.00

Our No. 1, at \$7.50, is special value, heavy weight and adapted to all out-door sports. In all standard colors—prepaid on receipt of price. All other styles in same materials.

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Mention "Business"

KEEPING ACCOUNTS IN THE COAL BUSINESS

Methods Used by a Concern Controlling Forty Yards in One of the Large Eastern Cities

By A. S. Benthuisen

The first section of this article covered the dealings with customers from the receipt of their orders to the delivery of the goods and the collection of the account; also the making up of daily, monthly and yearly statistics as to sales and revenue. In this section will be presented the methods of recording coal received, inventory, yard expenses, general expense and other matters incident to the management of a large enterprise.—EDITOR.

Second Part

COAL is almost universally cheapest in April, both to dealer and to customer, advancing in price, steadily each month, until September, when the regular winter price prevails. It is for this reason that innumerable private families lay in their winter supply during the early summer, thereby effecting a saving of from ten to fifty cents a ton and enabling the dealer to keep his teams busy and distribute his hauling to better advantage.

Most dealers carry seven sizes of anthracite coal, broken, egg, stove, nut, pea, buckwheat and rice, and two kinds of bituminous, ordinary and blacksmithing. There are also many grades of each size, varying according to the colliery from which it is obtained. Nearly every dealer, however, carries at least one kind of special coal, such as Barleq, Cannel, Westmoreland, Steamboat, etc., as well as coke, kindling wood and other sizes of wood. The company about which this article is written has a storage capacity of 500,000 tons, and the orders placed frequently amount to several hundred thousand tons a month. There are also over a thousand horses to be fed and cared for and many other items of expense, so that the proper distribution of maintenance charges among the forty yards is no small task.

The total sales of the previous month, as well as the stock on hand at the first of the month, of each size, at each yard, is used as a guide in the placing of orders. If a yard manager finds that he is running low or very heavy on a certain size, a prompt notice to the Purchasing Department, who have the routing under perfect control, will remedy matters.

All orders emanate from the Purchasing Department and are made out in duplicate with printed instructions that no bill will be given attention unless the order number is shown on the invoice. All purchases received at a yard or at the office are listed on a "Daily Report of Purchases Received" form, which, in the case of coal, will show the car initial and number, size and grade of coal. These forms reach the Purchasing Department every morning. Here, in the case of coal, the car initial and number, size and grade of coal and date of receipt are entered on a "Car Report" sheet, one more of which is kept for each yard. When the bill is received it is checked against the duplicate of order and the name of the mining company, date of shipment, quantity and amount entered on the "Car Report," and the bill approved for payment. When the freight bill arrives, the amount is also entered on the "Car Report" and the bill approved. Thus no coal or freight bill can be approved unless coal has been received and no bill can be paid twice.

The tonnage received at each yard daily is entered on a "Monthly Tonnage of Coal Received" sheet, distributed by sizes. The totals of these sheets are transferred to the "Inventory Sheet," which shows stock on hand at the first of each month for each yard. Recapitulation sheets are used to show total receipts of all yards by month and year. Every three months a physical inventory is taken and a readjustment made, which requires a little explanation.

Before leaving the mine, coal is wet and the cars are weighed while in motion, running over the scales. This is the weight the mining company uses in billing. When traveling to the dealer a shrinkage ensues. Coal is shaken off or stolen, nevertheless the dealer pays for it. In the yards it is noted that a certain size of coal is not uniform in size and screening is necessary. This means that coal is passed through screens and distributed among the various sizes. Broken or egg coal, when screened down to stove or either of the three to nut, increases in value, but from nut down, the smaller the size the less the value, until only dust remains, which is not easily sold, and is worth only 50c to \$1.00 a ton. Soft

In writing to advertisers, please mention BUSINESS

(bituminous), however, will absorb moisture en route and is apt to increase in weight. These conditions make a considerable adjustment necessary.

Bills for feed are checked against the duplicate orders and the "Daily Report of Purchase" sheet, previously referred to but not considered necessary to illustrate. The monthly receipts are entered on a card, one of which is kept for each yard. This "Yard Monthly Feed Report" shows the number of horses at the yard, the total feed on hand the 1st of the month, received, used and on hand. The cost for the yard is figured, and if the charge per horse is deemed excessive an investigation is made.

After being approved by the proper officer, all bills go to the Cashier's Department, where a voucher is made out, showing the proper distribution. There are forty yards and a stable at nearly every one. Twenty-four subdivisions of expense are kept for the yards, and sixteen for the stables. This makes 1,600 accounts and, when the subdivisions of the general and selling expense are considered, there is a total of about 1,700. It is absolutely essential to keep these accounts in order to acquire a proper knowledge of each yard's expenses. Obviously, no single or double sheet could afford 1,700 columns. To get around this, the voucher is entered in the register and the amount for each yard or the general or selling expense is listed under the proper column. The total for each yard and for the selling expense for the month is posted to the individual yard expense or selling expense account in the General Ledger. The vouchers are gone over and the subdivisions of each yard's expenses are distributed on a "Yard Expense" or "Yard Stable Expense" sheet, one of which is started for each yard or stable. These totals are summarized on a sheet annually, which will show each yard's expenses in detail for any month and for the entire year. A recapitulation of these annual sheets gives the total of all expenses for all yards for the year. The Selling Expense account is treated in like manner, likewise the General Expense, only in the latter the General Ledger postings are made from the distribution sheet and not from the Voucher Record. By this process, one expense account is carried for each yard in the General Ledger, instead of forty. At the end of each quarter, a journal entry is made, crediting each yard's expense account and charging its coal or wood account with the amount paid for coal, wood and freight.

Payrolls are made up at each yard, on a form the same size as the voucher, signed by the manager. These show the employee's name, occupation, time, rate and amount due. A summary is attached to each giving



Lengthening your Shadow

Organization? Well, it's quite the thing nowadays to talk of "organization"—of the big, close-knit armies of industry that make this or that success.

Yet business, big or little, is always a ONE-man thing.

One man always dominates—no matter how wide the activities of the organization. One man's ideas, one man's personality always fills the whole thing with life. And as far as that one man's shadow falls over the field of the business, it lives—and grows.

That is just the reason why the Addressograph has come to be as important a thing in 244 lines of business as the telephone and the typewriter. *It lengthens your shadow.*

The Addressograph Service extends into every corner of your business. And into every corner of that big organization it gets the same spirit of efficiency that you yourself put into the little one when you had your finger on every detail.

Everywhere, it cuts down time and costs—because it puts the speed and the accuracy of untiring wheels in the place of slow, tiring hands. And everywhere it speeds up your force to the paying pace.

It helps take care of OLD business at less cost by freeing your high-priced bookkeepers, cashiers and shipping clerks of work a boy can do better—and twenty times as fast—with the Addressograph.

It helps get NEW business at low cost by simplifying your mailing lists and enabling you to get your ideas into action quickly—and speed in reaching customers that keeps you a jump ahead of competition.

In 244 lines of business, the men back of the organizations have found the Addressograph vital to efficiency. Will you let us tell you why? Write us for the facts—now.

The Addressograph Co.

908 W. Van Buren Street

Chicago, Illinois



ing the totals of the ten different classes of labor. The office payrolls are prepared in a similar manner, each officer signing those for his department.

The total of the checks issued each day (as well as receipts) are shown on the "Monthly Summary of Cash Received and Disbursed" sheet and distributed into columns maintained for each bank. A report is handed the Treasurer every morning, showing total receipts and payments of the previous day, together with the balance in each of the fourteen banks holding deposits.

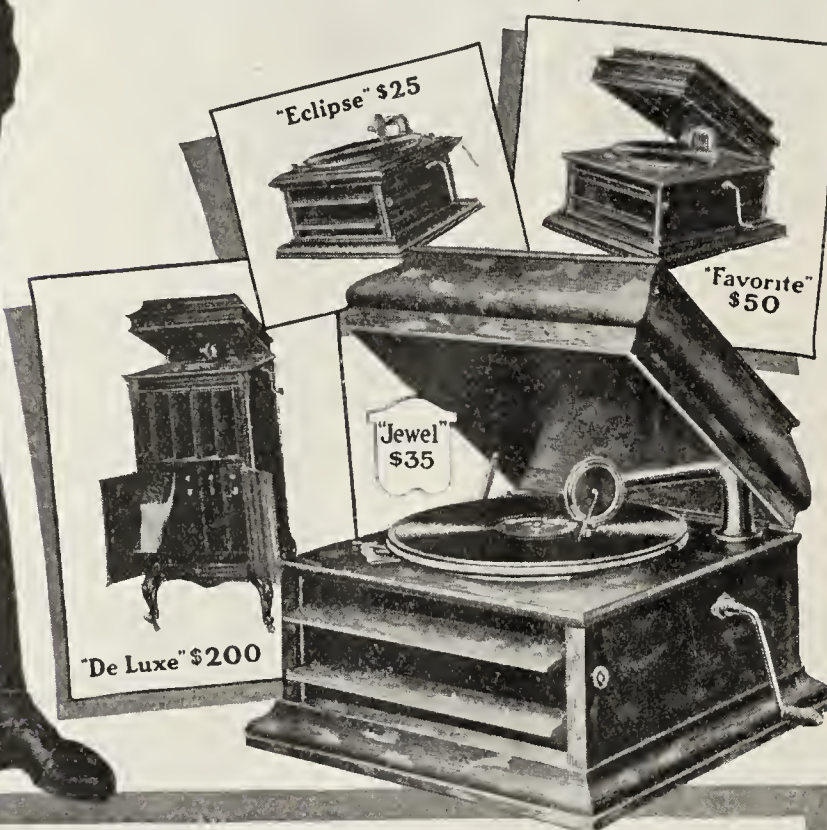
A large number of the salesmen receive a fixed salary, so that only a record of their sales tonnage is kept. The balance of the salesmen and about two hundred agents are paid on a strictly commission basis, a flat rate being used, based on the tonnage, ignoring size and value. As was mentioned last month, all charge orders are turned over to the clerk keeping the Commission Ledger by the Billing Department. Cash and C. O. D. orders are received from the Order Department direct. On orders credited to a salaried salesman, the total tonnage

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Say Pop! we just gotta have a Columbia Grafonola this Christmas



Make *this* Christmas last all winter. Give ^{him her them} a Columbia—the one ideal gift for all the family for all the year around. No one thing will give so much pleasure, to so many people, for so long a time, at so little cost.



8500 dealers ready to demonstrate any Columbia, playing any record that you select. You can be sure it is a Columbia by the tone-control "leaves" at the front, which have taken the place of the old double-door idea.

New catalogs for 1914 ready—Columbias from \$25 to \$500. You will want the great catalog of Columbia records too.

IMPORTANT NOTICE: All Columbia Records will play on Victor Talking Machines; likewise all Columbia Grafonolas will play Victor Records.

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Creators of the Talking Machine Industry. Pioneers and Leaders in the Talking Machine Art. Owners of the Fundamental Patents. Largest Manufacturers of Talking Machines in the World. Dealers and prospective dealers write for a confidential letter and a free copy of our book "Music Money." Manufacturers of the Dictaphone.



for the day is shown on a monthly card. These monthly totals are carried to a "Salesman's Record" card, which holds a salesman's tonnage, salary and expenses, month by month, for four years, furnishing a graphic comparison. For the purely commission men, a loose-leaf binder is used. A sheet showing the date, customer's name and tonnage on every sale delivered for the agent's account in the month is filled out. At the end of the month each sheet is totaled and extended and a receipt on the bottom, which can be detached and signed by the

agent, is filled out. The sheet, together with check, is mailed about the fifth of the month. The agent keeps the sheet, which is really his bill, and returns the receipt. The agent's totals are carried to the same kind of cards as used for the salesmen and which show four years' business.

A Cost Department is maintained and has proven its worth several times already, saving amounts running up into large figures. As previously mentioned, it receives reports of the tonnage and sales of every yard, as well as a record of all yard and stable ex-

penses. They are enabled to tell just what the hauling cost per ton per yard is for any period. If necessary, by the aid of "Daily Time Sheets," which are kept at each yard and which show the operations of each team and the expenses thereon, the fullest details may be learned. This knowledge so far has caused the closing of several unprofitable yards, the trade going to the nearest yard. It has also been the cause of securing some very choice city and private contracts.

By reason of this merger, the corporation can now maintain its own horseshoeing, wagon repairing and harness repairing shops, as well as a private veterinary surgeon, effecting a large saving on these expenses.

A card record is kept of every horse owned, showing cost, age and other information. A brief report is filled out daily by the stable foreman, showing the number of horses on hand, transfers to or from stable, deaths, horses sick, idle, doing outside work or boarding; also a report of feed for month, thereby giving the Property and Equipment Department a thorough grasp on each stable's affairs.

The main office of this company is situated on one of the busiest streets in the shopping district, has a street-level entrance and is attractive in every sense of the word. Among the innovations instituted was a 7:00 a. m. to 11:00 p. m. telephone order department and it is surprising the number of orders that were obtained last winter outside of conventional office hours. Extensive and judicious advertising is indulged in, and this, together with the courteous treatment accorded to all, is responsible for a large increase in business, despite the strong opposition, encouraged by competitors, to the so-called "trust."

Men in the Harness

(Continued from Page 338.)

removed from St. Louis to the new town to provide work for its inhabitants. Leclaire was a success from the beginning, and now it is a wonderful community of nearly five thousand souls. It has no mayor, no aldermen, no municipal government, no rules, no don'ts. It is a town without a policeman. There is absolute freedom. The dweller in the town may work for the Nelson firm or elsewhere if he chooses. Freedom is in the air at Leclaire.

It was Mr. Nelson's idea that the people should be untrammelled. He believes that with proper surroundings, laws would not be needed to hold them in restraint. Regular union wages are paid in the factories at Leclaire. Living expenses are reduced to a minimum, and the employees receive profits each year from the stock they own in the company.

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Personal Contact With Salesmen

An Interesting Experience of the "Ginger" Department

THE effort of keeping in close personal touch with the individual members of a large selling organization is one of the problems that grays the hair and furrows the brow of many a General Sales Manager.




In a small organization where three or four or a dozen salesmen come to headquarters every Saturday or every two weeks, this may not be a difficult matter. Everybody meets at luncheon perhaps and the Sales Manager takes occasion to publicly congratulate Smith and Johnson on the fine records they have been making. Later he takes Brown and Jones off in a corner and finds out why their sales have been below normal and what assistance the office can give to help secure better results. If necessary he informs them firmly but kindly that they are not meeting expectations and that it's tight up to them to produce.


This personal contact sends every man in the organization back into the field with renewed energy. Smith and Johnson, proud of their past record, determine to make better records still. Other salesmen, anxious to demonstrate their own ability and somewhat jealous of the prestige attained by the "top notchers," determine to beat those records at all costs. The men at the bottom of the list have been encouraged by a personal talk with their chief and feel that he understands their difficulties and is ready to assist them in any way possible.



The personal relation has been very easily established. But when the salesmen number 400 or more, working all over the United States, the problem of personal contact becomes a very real one. It is, of course, impossible for the Sales Manager to talk with all the men or even send each one a personal letter.

How, then, can he make them feel that he is interested in their welfare; that he is scrutinizing and comparing their records; that he is in intimate touch with their work and problems, and enthusiastic over their personal achievements?

A satisfactory answer to this question was worked out recently by the Burroughs Adding Machine Co. of Detroit in the form of a "Quota Calendar." Each salesman is assigned a "quota" at the beginning of the year. That is, he understands that the company expects him to

You will possibly have cause to thank us  for calling your attention to the fact that a good many business men have been nearly misled by specious advertising  into buying a "dictating machine" under the impression that they were buying the honest DICTAPHONE  the original and altogether most successful dictating machine.

It is easy to avoid a very costly mistake. See the word DICTAPHONE on the machine itself  No one else can use that name. It stands for the first and for many years the only dictating machine—the one that is used by Armour & Co., Yale & Towne, and hundreds of other great houses.

If any slick salesman  tries to sell you a dictating machine and wrongly refers to it as a "Dictaphone," you have a right to telephone for the police.  He is a fraud.

It is a disagreeable subject and we don't like to talk about it, but the misuse of that word "Dictaphone" is becoming much too flagrant.



THE DICTAPHONE

(REGISTERED)

Box 112 Woolworth Building, New York
(Columbia Graphophone Company, Sole Distributors)

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Indianapolis, Kansas City, Lincoln, Los Angeles, Louisville, Minneapolis, Montreal, New Haven, New Orleans, New York, Philadelphia, Pittsburgh, Portland, Me., Portland, Ore., Providence, Rochester, San Francisco, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Washington, Vancouver, Winnipeg. Canadian Headquarters, 52 Adelaide Street, W., Toronto.

"Your Day's Work"—a book we should like to send you

sell a certain number of points per month (each point representing a certain amount of money). The quotas vary widely, some being as low as 50 points, others calling for several times that amount.

To make up the quota calendars, all the salesmen in the organization were grouped according to the point quotas they carried. It was discovered that there were nine different quotas in effect.

Suppose, for the sake of illustration, that the work described thus far is represented by the following table:

150 Salesmen had quotas of	50 points
100	75
85	90
60	113
45	150
20	175
10	200
5	225
2	250

One hundred and fifty quota cards were printed similar to the one shown in the illustration, the line "Your quota is ——" being filled in with "50 Points." Below, under the various numbers representing the days of the month were en-

tered figures showing just what portion of the fifty points ought to be on hand at the close of any given working day, if the salesmen were progressing steadily toward 100% of his quota on the thirty-first.

One hundred similar cards were printed for the 75 point men, 85 cards for the 90 point men and so on.

This constituted a personal calendar by which each salesman might check his record at any time during the month and see whether his work that far had been up to the company's standards.

To inject still more of the personal element, each calendar bore on its reverse side a typewritten note from the General Sales Manager addressed to each salesman and commenting on his work during the month preceding.

For instance, if Mr. Jones had made over a hundred per cent of his quota the month before, the chances are he received a card bearing the following inscription: "Mr. Jones:

Your record of —% in February was so excellent that we are hoping you will be able to duplicate it in March, and thus assist us in breaking all previous records. General Sales Manager."

Smith, with a moderately good record, receives something like this:

"Mr. Smith:

Your record of —% in February was only a little short of being a real top notcher. Just a little more effort in March and you will be among the leaders.

Johnson, who was not quite up to his usual standard, was written a line like this:

"Mr. Johnson:

We know that your February record of —% was not all that you wished it to be, but we have faith in your ability to make a big record in March, and we hope you will get quota or better."

And the men who were clear at the bottom received this:

"Mr. —:

We are just as sorry as you are about that February record of —%. One of the best ways to help us forget it is to come out strong with a big record in March. Will you do it?"

In every case the blank space was filled in with the salesman's per cent, so that the message became absolutely personal to that particular man and showed that by no possible chance could it have been written to any other man or group of men.

Each of these cards was sent out in a separate envelope addressed to the man for whom it was intended. Two stenog-

Business Executives! Office Managers!



raphers worked two days writing the messages and addressing the envelopes.

Naturally the comments were written with exceeding care, but they accomplished very positive results. They gave each salesman an ideal which he could keep before him every day, something to attain in each twenty-four hours. They gave each salesman a company standard by which to measure his work every day, every week and for the entire month. The card itself was something he could place before his prospect and use as a

personal talking point to close the hesitating buyer.

The General Sales Manager's comment showed each salesman that his record for the preceding month has been a matter of comment and comparison at the home office, and his present month's work would be upon completion. This in itself was an incentive to greater effort.

Returns from the experiment were immediate, and continued all month. Salesmen whose poor records had been commented on wrote that they were "doing

Here's the only book ever published on Modern Office Management!

shows by text, chart-form and picture how the most successful American offices are kept at top notch. You will increase output and reduce the expenses in *your* office by using

THE AMERICAN OFFICE ITS ORGANIZATION, MANAGEMENT AND RECORDS

By J. WILLIAM SCHULZE, B. C. S., C. P. A.

Assistant Secretary and formerly office manager of the Alexander Hamilton Institute, New York, Lecturer on office organization and management in New York University School of Commerce, Accounts and Finance.

"The American Office" does for the office what the works of Taylor, Emerson, Parkhurst, Brandeis and Carpenter have done for the factory. There have been books on every other phase of organization and management, but this is the first and only work devoted to a practical study of the peculiar features of office organization and management. From now on it will influence the office methods of every well-managed business concern.

Its four hundred pages are brim full of office "hows" and "whys". There isn't a useless word in it. Every page is the result of years of experience and painstaking investigation. Practical, every day office problems—big and little—are analyzed in a thorough and practical way. How to select, use and maintain office machinery; how to plan, lay out and organize an office; how to train and manage employees; all the important records and systems (completely illustrated); in one hundred and seventy-five topics are fully, clearly and concisely treated. Look over the partial contents. Many of these subjects have never before been discussed in book or magazine.

The author, Mr. J. William Schulze, is particularly fitted to discuss authoritatively just those things that would be most valuable to the progressive business man. He has spent many years in transportation, retail, manufacturing, publishing and advertising lines and in public accounting work. He has personally investigated some of the largest and best offices in the country, including National Cash Register Company, Burroughs Adding Machine Company, Hill Publishing Company, many of the large automobile companies, department stores, mail-order houses, etc. His crisp statements of fact are based upon the best modern practice.

This valuable book is for the go-ahead business man—the man who is keen to adopt real money-saving and money-making methods. It is also for the live-wire young man who wants to advance himself by constructive work in his office.

THE AMERICAN OFFICE has already been adopted as the text book in the New York University Course on Office Management. It is absolutely the only book devoted exclusively to the subject of organizing, managing and systematizing an up-to-date office.

IT WON'T COST YOU A CENT TO EXAMINE THE BOOK. We have absolute confidence that it will stand any test you care to apply to it. Here is an easy way to have a copy submitted to you for inspection at your office or home without expense.

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Sign the coupon and mail it with \$3.00 immediately. Your copy will come to you for approval by return mail. If you don't like the book return it within 10 days. We'll stand expenses both ways. That's how certain we are of its value to you. Use the coupon.

128 pages, 6x9 inches
forms, charts and illustrations.
handsomely bound in green
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Note: Just attach this coupon to your business letterhead and send it to above address.

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"Your book is exactly what I have been wanting for our students during the last five years. It will be adopted as a text book at once. I congratulate you upon contributing so fine a work to business literature."

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Cotton and Its Pro- duction

By a Staff Contributor

COTTON is a product of the sub-tropical, tropical or warm temperate climate. It is one of the plants having filaments or threads attached to their seeds. In a cotton plant these filaments occur in bunches and in a form in which they are readily twisted together into threads, thus forming the raw material from which various textile fabrics employed in clothing are manufactured. The fibres are peculiarly fit for weaving, since they are ready for spinning without any previous chemical or mechanical preparation. This is owing to the fact that the cotton filaments are spirally curved so that when twisted they cling together and form a thread of considerable strength.

The Cotton Plant

It is shrub-like in form and grows from two to four feet in height with stalks branching extensively. The flowers are white or pale yellow, or cream colored the first day. They darken and redden on the second day and fall to the ground on the third or fourth day, leaving a tiny boll developed in the calyx. This boll develops and enlarges until maturity, when it is somewhat like a hen's egg in size and shape. In this boll are contained the seeds and lint, the products of commerce. Cotton in this country is usually planted from about the middle of March until the middle of May and matures early in the fall. These plants produce a number of cotton bolls or heads, which mature anywhere from August until the frost attacks them; it is then gathered, ginned, and compressed in bales of about 500 pounds each. In this way it is transported to the factories in various sections of the country. There are several varieties of Cotton Plants, but the two main ones are: The Sea Island and Upland.

The Sea Island or "long fibre" cotton is grown on the sandy islands near the southeastern coast of the United States, and is employed mainly for spool cotton and fine muslins. Cotton fibres are from 1/2 to 1 1/2 inches in length. Nature provides in the seed that this annual plant may be perpetuated, and out of this seed in all directions grow a number of fibres which become the cotton lint of commerce. When the soil is in readiness the seeds are planted either by hand or by a planter drawn by a horse or mule. The cotton planter drops the seeds in continuous rows so that there are no missing hills. When the tender cotton plants are a few inches out of the soil, choppers are sent in to thin the plants and cut out the weeds. The plants are left

er" and would be "top notchers" by close of the month if hard work would t.

ne man who happened to have a ak of luck in March wrote: "Quota ndar too far behind. Have already ed 100% and so far ahead the cal- r can't catch me."

nother whose record had been very replied: "You may be just as sorry am about February, but I am just lad as you are that I have 110% in ch."

This indicated, of course, that the mes- sage had "gone home" and that it had been received in the kindly spirit in which it was meant.

It is safe to say that the organization was considerably enthused through this means of conveying to each salesman in- dividually the confidence and interest of the man at the helm.

The more a man is made to feel that he is not a mere unit in a machine, but a personal clement in the success of the busi- ness—the better all around.

In writing to advertisers, please mention BUSINESS



What's the Matter?

SOMEBODY HURT. An automobile turning a corner struck a man crossing the street who had become confused and did not get out of the way. The crowd is gathering to see the ambulance carry the man away.

Every hour of the day such accidents are happening on the streets. The carelessness of others and your own hurry puts you in constant danger of accidental injury.

There are a thousand causes of accident. Not the least numerous are those at home, office, travel and recreation.

A \$3,000 accumulative accident policy, the best on the market, costs at the rate of about 4 cents a day.

You need accident insurance. You need it now.



MORAL: Insure in The TRAVELERS

The TRAVELERS INSURANCE CO., Hartford, Conn.

Please send me particulars regarding Accident Insurance. My name, address and date of birth are written below:

Business-D

Tear off

from 12 to 20 inches apart and the rows are from 3 to 5 feet apart. The cultivation of the plant requires considerable work and must be done from 3 to 5 times during the season, depending upon the nature of the land and the kind of weather.

Upland cotton is a shorter and more woolly fibre, cultivated in the interior of the southern part of the United States. It forms a very large percentage of the cotton grown in the United States, the Sea Island cotton being a very small percentage.

The great portion of the cotton crop is

picked by hand, mostly by negroes, who gather the crop at an average of 75c per 100 pounds. It is then stored in the barn or cotton house until ginning time.

The Cotton Gin

This is a machine for the separation of fibre or lint from the seeds. Before this machine was invented by Eli Whitney in 1792, the seeds had to be separated from the lint by hand. These machines are local concerns, sometimes run by farmers themselves or by corporations or business men in the

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neighborhood; in 1909 there were 26,669 cotton gin establishments in the United States. The farmer hauls the seed to the gin in an open wagon, from which the suction tubes suck up the cotton, where it is received by carrying belts which distribute it along the saws from which the lint goes to the compress and the seed back to the wagon bed. This requires only a few minutes, so that both the fibre and the seed are soon on their way home again.

The bales of cotton are surrounded by a coarse covering, held together by iron bands. An important factor in the movement of cotton is the cotton exchange, the leading exchanges being at Liverpool, New York and New Orleans.

These exchanges facilitate the trade of buying and selling cotton and provide a means for facilitating the dealings and options of futures. The contracts for options are so called because the cotton contracted for is delivered at the option of the seller at any time during the month for which it is sold, and they are called futures because as a rule the contracts traded in are those which have a delivery of the cotton at some future period. The purchase or sale of about 100 square bales is made at a stated price, the payment of which may be made at once or on some specific future period.

Cotton Seed

Seed cotton, when gathered from the open bolls, contains about $\frac{1}{3}$ lint and $\frac{2}{3}$ seed. A few years ago these seeds rotted at the gin or were washed away in rivers, but it has been said that today cotton may be raised for the seed alone at a profit to the cotton grower. One ton of cotton seed will produce the following: 27 pounds of linter which the gin failed to take from the seed; 841 pounds of hulls, used for fuel and for feed for live stock; 732 pounds of meal and 280 pounds of crude oil.

The meal is used for fertilizing and feeding purposes, being rich in protein, and especially popular as a feed for beef and dairy cattle. It is injurious to pigs. It contains more nitrogeous material than any other vegetable product grown.

The crude cotton seed oil, when pressed from the seed, is then refined, the refined oil being known as "summer yellow" and sometimes as "butter oil." It is generally used in the manufacture of oleo and butterine, and sometimes used as an adulterant in butter itself. This yellow butter, when subjected to cold, becomes a product known as "salad oil," which is used for cooking, dressing and other purposes. It is extensively mixed with olive oil, and it is said that the greater part of the so-called olive oil used in this country is composed of high-grade "summer yellow." This indicates the value and popularity of the cotton seed.

C.P.A. Questions and Answers

□ □ □ By R.J. Bennett C.P.A. □ □ □

From C. P. Examination of North Carolina, August, 1913.

THE A. B. C. Cotton Mill Company began its manufacturing operations on January 1, 1912. A trial balance at March 31, 1912, showed the following balances, before closing:

Trial Balance

DEBITS.		CREDITS.	
Real estate	\$ 20,000.00	Bills payable	\$ 80,000.00
Mill buildings	210,512.40	Waste, bagging and ties.....	1,419.20
Tenement houses	18,319.90	Wages accrued	1,619.20
Machinery and equipment.....	314,416.65	Tenement rents	760.90
Accounts receivable	4,300.00	Accounts payable	28,888.05
Cotton	82,319.20	Cloth sales	98,325.28
Superintendence	600.00	Reserve for depreciation.....	6,000.00
Labor—opening, picking, carding	5,100.10	Capital stock	500,000.00
Labor—spinning and spooling..	7,810.16		
Labor—weaving, day work....	3,010.20		
Labor—weaving, piece work...	10,416.20		
Labor—finishing	1,869.74		
Labor—cloth-room	765.00		
Mill supplies	11,011.30		
Card and watch.....	512.19		
Fuel	3,019.20		
Wages—engineer and firemen..	415.50		
Power purchased	920.90		
Building repairs	196.20		
Machinery repairs	17.20		
Tenement repairs	44.90		
Salary of officers.....	1,800.00		
Office salaries	600.00		
Stationery and office supplies...	320.25		
Telephone and telegraph.....	60.20		
Insurance	2,845.50		
Depreciation expense	6,000.00		
Interest	1,500.00		
Prepaid freight on sales.....	1,605.50		
Commissions on sales.....	4,737.68		
Discount on sales.....	1,966.56		
	\$717,012.63		\$717,012.63

The cotton record showed cotton purchases for the quarter of 705,841 pounds (invoice weights) with claims in for shortages amounting to 2,714 pounds.

Cotton account—as shown by the ledger includes a charge of \$3,100.00 to cover loss on cotton futures in that amount. The inventories at March 31, 1912, were as follows:

Cotton

Market value, at this date, was 13 cents)

Cotton in process.....165,545 pounds

The mill being well-balanced, and making one grade of goods, no undue accumulation of stock was found at any stage of process.)

Finished product (cloth)....56 590 pounds.

Supplies (at cost).....\$4,300.10

Fuel (at cost).....1,611.25

Waste (at market value)..... 214.60

Value of prepaid insurance was.. 2,425.30

Prepaid interest on notes payable. 214.60

Accrued taxes were estimated at.. 710.20

Cloth production366,420 pounds.

From the above information prepare: (a) Manufacturing account, trading account, and profit and loss account for the three months ending March 31, 1912; (b) Balance sheet at March 31, 1912; (c) A summarized statement of the average cost per pound of finished product for the three months ended March 31, 1912.

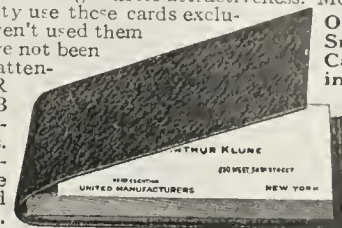
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Mine Superintendent
Stationary Engineer
Plumbing & Steam Fitting
Gas Engines

Civil Service
Bookkeeping
Stenography & Typewriting
Window Trimming
Show Card Writing
Lettering and Sign Painting
Advertising
Commercial Illustrating
Industrial Designing
Commercial Law
Automobile Running
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Poultry Farming
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Spanish
French
German

Name.....

Present Employer.....

Street and No.

City..... State.....

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EXHIBIT A.

Cotton Account (Based on Cost Average Price)

Showing quantity and cost of Raw Cotton Purchased and Used during Three Months ended March 31, 1912.

	Pounds	Value	Average Cost per pound
Dr.			
Purchases during period, net.....	703,127	\$79,219.20	\$0.112667
(Shortage of 2,714 pounds deducted.)			
Cr.			
Less inventory, March 31, 1912.....	101,707	11,459.02	0.112667
Balance, Cotton put into process during period.....	601,420	\$67,760.18	\$0.112667
Deduct:			
Output or Production of finished cloth during period.....	366,420	41,283.44	0.112667
Amount of stock still in process.....	235,000		
Less: Inventory of stock reported in process on March 31, 1912.....	165,545	18,651.53	0.112667
Shortage, waste, visible and invisible.....	69,455	\$ 7,825.21	\$0.112667

Note.—Refer to Exhibit D, Summarized Statement of Costs, for distribution of waste over finished cloth and goods in process.

Summary of Poundage

Cotton put into process.....	601,420 pounds
Production of cloth.....	366,420
Inventory still in process.....	165,545
Shrinkage in process.....	69,455 pounds
(Less by shrinkage, \$7,825.21)	

EXHIBIT B.

Manufacturing Account

For Three Months Ended March 31, 1912.

Stock consumed in manufacturing (601,420 lbs. at .112667), being total cotton put into process (including waste of 69,455 lbs. or \$7,825.21), per Exhibit A.	\$67,760.18
--	-------------

Direct Labor Costs:

Superintendence	\$ 600.00
Opening, picking, carding.....	5,100.10
Spinning and spooling.....	7,810.16
Weaving—day work	3,010.20
Weaving—piece work	10,416.20
Finishing	1,869.74
Cloth room labor.....	765.00
	\$29,571.40

Other Manufacturing Costs:

Mill supplies used.....	\$ 6,711.20
Yard and watch.....	512.19
Fuel used	1,407.95
Wages, engineer and firemen.....	415.50
Power purchased	920.90
	9,967.74

Maintenance Charges:

Building repairs	\$ 196.20
Machinery repairs	17.20
Depreciation expense	6,000.00
Insurance	420.20
Taxes	710.20
	7,343.80

Total manufacturing charges..... \$46,882.94

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Less:

Income from sales of waste, bagging and ties....	\$ 1,419.20		
Inventory of above on hand.....	214.60	1,633.80	45,249.14
<hr/>			
Total Production Costs of finished cloth and work in process			113,009.31
<hr/>			
Deduct:			
Inventory of Cotton in process, 165,545 lbs. at .177744			29,424.63
<hr/>			
Balance, Cost of finished cloth.....			\$83,584.69
<hr/>			
Summary of Cost			
Total pounds cloth produced.....	366,420		
Cost per pound of cloth.....	.228111 cents		

EXHIBIT C.

Distribution of Manufacturing Charges

Between Finished Cloth and Cotton in Process.

Manufacturing charges to be divided as per Manufacturing Account, Exhibit B		\$45,249.14
The finished cloth is clear through process. The cotton in process is half way through. Apportionment of charges must then be 2 to 1 per unit of each; that is		
Cloth production, 366,420 × 2 =	732,840	
Cotton in process, 165,545 × 1 =	165,545	
<hr/>		
Total apportioning product.....	898,385	
Then the cost per pound of manufacturing is:		
Cloth production 732,840 × 45,249.14 or.....		36,911.10
<hr/>		
898,385		
Cotton in process, 165,545 × 45,249.14 or.....		8,338.04
<hr/>		
898,385		

Note.—It is assumed that the stock in process is half way through, or will average thus, since we are told that there is no undue accumulation of stock at any stage of the work.

Distribution Rate, per pound:

Cloth—\$36,911.10 div. by 366,420 equals .100734 per lb.
Process—\$8,338.04 div. by 165,545 equals .050367 per lb.

EXHIBIT D.

Summarized Statement of Costs

For Three Months Ended March 31, 1912.	Pounds	Value
Raw cotton poundage consumed.....	165,545	\$67,760.18
Less cotton in process.....	366,420	59,934.97
Less production poundage.....		
<hr/>		
Waste, visible and invisible.....	69,455	7,825.21
Cost of cotton in finished cloth.....		\$ 41,283.44
Cost of cotton still in process.....		18,651.53
Cost of waste, visible and invisible.....		7,825.21
<hr/>		
Total cost of cotton used.....		\$ 67,760.18
Manufacturing costs amount to.....		45,249.14
<hr/>		
Total production costs.....		\$113,009.32
Poundage finished of cloth and of cotton still in process on which to base average costs is 531,965 pounds.		
Average cost of cotton per pound of cotton put in process (\$59,934.97, div. by 531,965 lbs.) .....		.112667
Represented value of waste per pound (cost of waste \$7,825.21 div. by 531,965)014710

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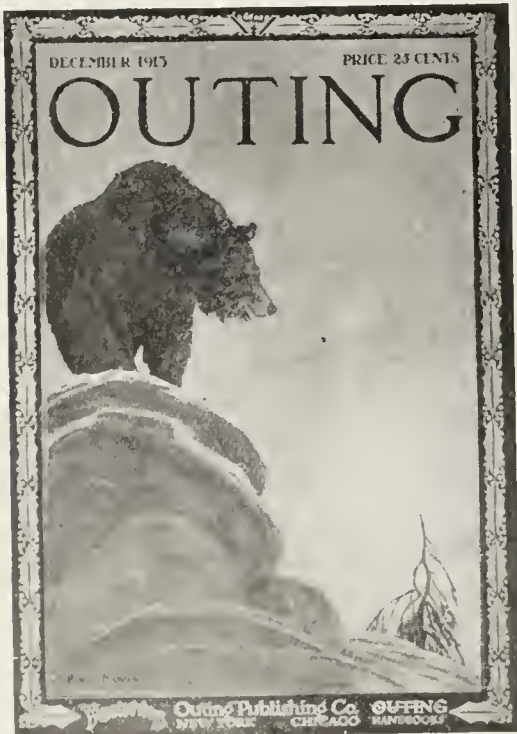
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Average cost of cotton in the average pound of product and cotton in process, being 366,420 lbs. cloth and 165,545 lbs. in process (\$67,760.18 div. by 531,965)127377
Manufacturing expenses per pound of finished cloth (\$36,911.10 div. by 366,420 lbs.) .....	.100734

Total cost of finished product, per pound

Cotton in Process

Average cost per pound of cotton in process .....	.112667
Represented value of waste per pound .....	.014710
Manufacturing expenses per pound, per Exhibit C .....	.050367
(\$8,338.04 div. by 165,545)	
Cost per pound of cotton in process .....	.1777744

EXHIBIT E.

Trading Account

For Three Months Ended March 31, 1912.

Sales of Cloth (309,830 lbs. at .317352)

Deductions:

Cost of Cloth Production

Less:

Finished product on hand, March 31, 1912, (56,590 lbs. at .228111)

Production cost of cloth sold

Selling Expenses:

Prepaid freight on sales

Commissions on sales

Discounts on sales

Total Selling Costs

Gross Trading Profit

Summary

Average sale price of cloth per pound

Less selling expenses per pound

Net income from sales per pound

Less cost of sales per pound

Gross Profit on sales per pound

EXHIBIT F.

Profit and Loss Account

For Three Months Ended March 31, 1912

Credits

Gross Trading Profit

Tenement rents

Total Credits

Debits

Salaries of Officers

Office salaries

Stationery and office supplies

Telephone and telegraph

Interest

Tenement repairs

Loss on cotton futures

Net Profit for Period

EXHIBIT G.

Balance Sheet, A. B. C. Cotton Mill Co.

March 31, 1912.

ASSETS

Current Assets:

Accounts receivable

Inventories

Finished product

Cotton in process

Raw cotton on hand at cost

Mill supplies

Waste, bagging and ties

Fuel

Deferred Charges

Interest prepaid

Insurance prepaid

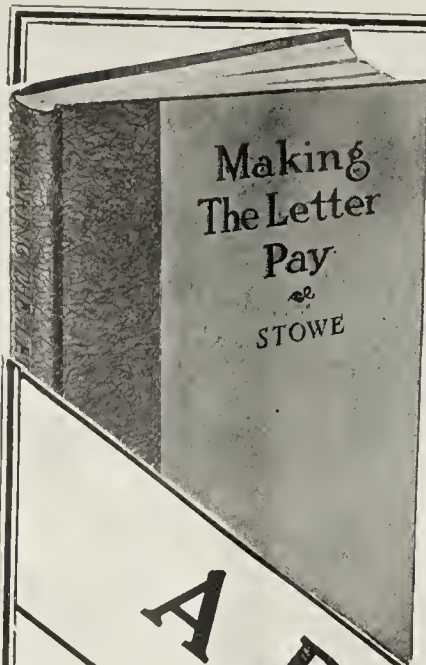
Total current assets

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Fixed Assets	
Real Estate	\$ 20,000.00
Mill buildings . . .	210,512.40
Tenement houses . .	18,319.90
Machinery and equipment	314,416.65
Total	\$563,248.95
Less reserve for depreciation	6,000.00
Total Fixed Assets	557,248.95
LIABILITIES AND CAPITAL	
Current Liabilities	
Taxes accrued . . . \$	710.20
Wages accrued . . .	1,619.20
Bills payable	80,000.00
Accounts payable . .	28,888.05
Total liabilities	\$111,217.45
Capital and Profits	
Capital stock . . . \$	500,000.00
Net Profit	12,889.80
Co.'s Net Worth . . .	512,889.80
Total	\$624,107.25
Summary	
Total Current Assets	\$ 66,858.30
Total Current Liabilities	111,217.45
Balance, Working Capital	none

Comments

This question is interesting, and it is obvious that to answer it satisfactorily one should have some knowledge of the cotton industry and of the manufacture of cotton cloth products. For this reason extended explanations are given in the article on page 375, "Cotton and Its Production." The manufacturing period covered was only three months, and since there were no inventories on hand in the beginning with which to cope, matters, were therefore less complicated. We are asked for (a) Manufacturing Trading Account, and Profit and Loss Account for the period under review, and (b) a Balance Sheet at the end thereof, March 31, 1912; also for (c) a Summarized Statement of the average cost per pound of finished product. In order to arrive at the manufacturing costs and cost per pound of the finished product requires considerable figuring; and this is especially true because of the fact that there is cotton in process and no process cost given. If this cotton had been given a value, it would be very easy indeed to obtain the manufacturing cost of the finished product, but since the process cost is not given we can assume from the wording of the problem that it is one-half completed.



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We must therefore determine the relationship between the finished and partly finished product and then apportion the manufacturing charges accordingly. The completed cloth must bear only its portion of the manufacturing costs, and no more, while the half-completed cloth must bear only its equitable portion. Upon the assumption that the stock in process is half completed it is safe to charge each unit with one-half as much of the costs as would be charged to the finished unit. Therefore the distribution of costs over the finished and un-


finished cotton product must be in the proportion of 2 to 1 of each unit or pound of cotton produced. We see that the production consists of 366,420 pounds of cloth and 165,545 pounds of cotton in process over which the manufacturing costs are distributed, as seen in Exhibit C. It is not assumed that this basis will result in a true distribution, but it seems to be the safest plan under the information placed at our disposal. The North Carolina examiners have done wisely in emphasizing the necessity of the study of cotton manufacturing,

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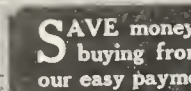
36080 \$100



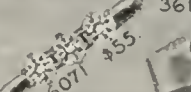
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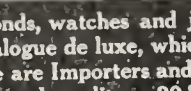
36211 \$90.



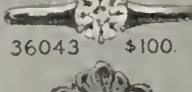
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957,000 Auto Owners, Per M	2.00
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123 Auto Tire Mfrs.	1.50
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50,000 Agents and Canvassers, Per M	4.00
733 Amusement Parks	5.00
3,750 Department Stores	5.00
2,205,303 Farmers, Per M	2.50
1,976 Five and Ten Cent Stores	5.00
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but since the distribution of manufacturing costs to work in progress is not fully established it would seem advisable to state the percentage that should be added. This saves the candidate much time, labor and worry. It would seem better in any case to use a "loading" percentage for cotton in process obtained from actual experience than to grope in the dark in deciding upon an equitable division from the goods already completed.

By referring to Exhibit A, it will be seen that the raw cotton purchased and the raw cotton on hand are both taken at the average cost price of the cotton, .112667 cents per pound. This exhibit shows also the cotton put into process, the poundage still in process, the poundage of finished cloth, and the shrinkage or waste both visible and invisible. The "visible waste" has reference to the cotton waste, bagging and ties that may be disposed of as by-products, while the "invisible waste" has reference to the shrinkage due to elimination of moisture,

oil, etc. It is proper that the cost of shrinkage, which in this example amounts to \$7,825.21, should be distributed as a production cost. This has been done as will be seen in the accompanying exhibits. All income from the sale of waste is required as a deduction from the manufacturing costs, but good reasons could be cited for placing this income in the profit and loss account.

We are told that the market value of cotton at the date of closing was 13c per pound, but in working the problem this is ignored since it is poor policy to take profits before they have been earned. The cost price established is .112667 cents per pound and this has been used in inventorying the cotton on hand since it is the true average cost of raw product. To value the cotton at the market price would inflate the inventories, unduly increase the profits for this period, and result in a corresponding increase of production costs in the succeeding period. Cotton mills usually work by periods of three months each. The average purchase

price of the raw cotton is used in valuing the inventory since it is more convenient than to determine the varying cost price of the different lots of cotton bales purchased. This is particularly true when there is a large supply of cotton packed in the warehouse and some of it has been on hand for several months. So long as a careful account is kept of the number of bales and the weight of cotton placed in the warehouse, and the cotton removed therefrom, it is an easy matter to determine the poundage of cotton still therein. The value of such poundage may be taken at the average cost price. In a small mill where the cotton supply is in like proportion it might perhaps be well to ascertain the exact number and cost of the bales in stock, in which case the exact cost of the particular lot on hand could be ascertained. The average price may in some cases be lower than the cost price and in others higher, but in the whole it averages itself satisfactorily; the safe rule in inventorying, however, is to take either the cost or the market price, which ever may be the lower. On the other hand, if it were not for the undesirability of anticipating profits and disarranging of manufacturing costs, there might be no objection to inventorying raw stock at the market price on the date of closing.

It will be seen that the depreciation account has a debit of \$6,000.00 with a corresponding amount in the reserve for depreciation account, thus indicating that an adequate amount for the depreciation of properties is written off monthly or quarterly. The depreciation expense is taken, of course, as a manufacturing charge. The loss of \$3,100 on cotton futures has been entered in the profit and loss account, but the circumstances underlying it might be such as to justify its addition to the raw cotton account and as a manufacturing charge.

The various exhibits show clearly the manner of illustrating the results of the problem, but it must be kept in mind that this solution with its accompanying explanations is more exhaustive than would be required on an examination. The time limit is too short for so much detail. There is some duplication of work in the exhibits and more details than might be justified but this is done to provide a clearly stated lesson. The reader is referred for further information on Cotton Mill Accounting to various articles which have appeared in the Journal of Accountancy. Mr. Joel Hunter, C. P. A., of Atlanta, Georgia, contributed a very excellent article on "Cotton Mill Accounts" to the issue of August, 1913, and another to the issue of December, 1912, on "Cotton Seed Oil Mills and Their Accounts." The

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Journal of April, 1912, contained another excellent article on "Cotton Mill Accounting" by G. G. Scott, C. P. A., of Charlotte, N. C., a member of the board of examiners in that state. Additional information can be gotten from Government Reports and Schedules, and especially from the exhaustive report on Cotton Manufacturing presented to Congress in 1912 by the Tariff Board on Schedule I of the Tariff Law. It is an exhaustive report in two volumes, aggregating over 800 pages.

There might be a question as to the proper disposition of such items as sales of waste, tenement rents, tenement repairs, taxes, insurance, etc., it is believed, that a fairly satisfactory distribution is shown in the solution presented. In the articles referred to above, Mr. Hunter deducts the sale of waste from the manufacturing costs, and places both outgo and income from tenement houses down in the profit and loss account. Mr. Scott places waste income and income from tenement houses in the profit and loss account, but places repairs to tenement houses in the manufacturing expenses. It is interesting to note the variations of opinions. A letter or report from the auditor usually accompanies these statements and exhibits, but it is omitted in this case to save space.

Sales Ideas That Win

(Continued from Page 357.)

"Therefore, I always endeavor to get the buyer to look at my machine through the eyes of an unprejudiced stenographer—to make him see the good points as though he himself were the one to run the machine; to make him actually feel the saving of time, of physical effort, of wear and tear on the machine, as well as the saving of actual dollars—his prime purpose.

"In order to do this I give the buyer, when he will let me, a thorough lesson in operating my machine. This is the main part of the demonstration. It gives me the chance to play up the specific excellencies of my machine in a concrete way—to make the minor or simple points as interesting as the big features.

"For example, on the right margin of my machine an unusual number of spaces remains after the bell rings for completing the word or the sentence. Instead of hurriedly telling the number and passing off the advantage as a minor point, I deliberately run them off on the machine, counting as I go. Then I take the time to make him feel the advantage of avoiding the habit of breaking words at the end of the line, or of using the release key.

"I find that a big number of little, if not exceptionally good points, go to make up a big total impression of favor on the buyer's

mind—especially if he is made to actually feel the advantage of the minor points."

A Salesman's Record of Customer's Stock —How It Helps Him Sell

All the salesmen traveling for one Chicago specialty manufacturer carry individual stock record cards for each of their customers. These cards cover the amount of retail stock each merchant had on hand at the time of the last visit of a salesman—that is, of course, the stock of goods supplied by this manufacturer only.

Merchants are encouraged to keep the specialties supplied by this manufacturer all together. Therefore, when the salesman enters the store, the first thing he does is to check up the amount of stock on hand in his lines, especially if the merchant happens to be busy when he enters, as is frequently the case.

Usually the salesman finds that the merchant has sold much more goods than he thinks; and, of course, when the merchant learns this, he is much more favorably disposed toward the salesman. It is then comparatively an easy matter for the salesman to get him to sign an order for goods to fill in a supply to meet demands based on sales since the salesman was in his store the previous time.

On the other hand, if the salesman finds that the goods have not moved as they should since his last visit, he endeavors to ascertain the reason. He then talks retail advertising and selling to the merchant; gives him new and effective ideas for his show windows; supplies him with advertising sales helps; suggests a local newspaper advertising campaign; in short, the salesman endeavors to communicate his own advertising and selling enthusiasm with respect to his line of goods to the merchant to the end that the merchant shall become an enthusiastic booster of the line.

This is good, common-sense, fundamental sales-building ethics; for it is useless to try to sell a bill of goods to a man who thinks the stock on hand does not move. If he thinks rightly, it is up to the salesman to help him make it move. That is the modern, live, sales-building salesman's task as much as to sell the manufacturer's goods to the merchant. A retail stock record, such as the simple little loose-leaf books carried by these salesmen, tells the salesman whether the merchant needs retail sales ginger injected into him, or primarily needs his stock replenished—or both.

"You say that I sold that much of your goods since you were here last. Why, I thought the stuff wasn't moving at all," said one merchant recently to one of these salesmen.

Then the salesman pointed out that the

merchant had not noticed his heavy sales because he had not run out of any one item; and that he had not run short *because the salesman on his previous visit had stocked him up on the basis of his previous sales record*, according to the figures on the salesman's retail stock sheet for his store.

When this merchant saw both that the salesman took that much interest in retail sales, and the value of the record to him, he told the salesman to go ahead and make out the order.

In this case, the salesman found that one item—a profitable one to the manufacturer—did not sell as it should. So he talked about it to the merchant and found that the merchant had forgotten all about ever having had it in stock. Then the salesman endeavored to make the merchant enthusiastic about this item, principally by telling him the reason why the item gives the consumer satisfaction. Together they worked out a specific little selling plan for the item, and before the salesman's next visit to this merchant's store a re-order for that item had been received.

This manufacturer has been following this retail sales-record plan for about three years, and he says that now many of his salesmen have many customers who take their word entirely for the amount of goods they ought to order. He also says his salesmen never take advantage of this confidence, although in replenishing the retail stocks they consider the fact that they expect the merchant to make a natural inference for the dealer's orders.

"And the backbone of the efficient execution of this idea is the retail record for each merchant as kept by the salesmen. There are some extensive and varied lines in which such an exact record is impossible, of course. But I believe that most manufacturers could use it as closely as I do," said this manufacturer.

"You see, when you can tell a merchant that he sold exactly four and a half dozen of this and two gross of that since the salesman was there last, and prove it by your little retail record, it means much more than the merchant's general impression that the goods sell pretty well—and especially his impression that they don't sell very well, when they really do, as is not infrequently the case.

"Then, too, it is an easy step from the quantities sold to figure for the merchant the exact gross profits he made—perhaps the strongest possible single re-order selling point.

"However, one thing I know," concluded the manufacturer, "our business now is double as solid and substantial as it was three years ago—and double in volume, too."

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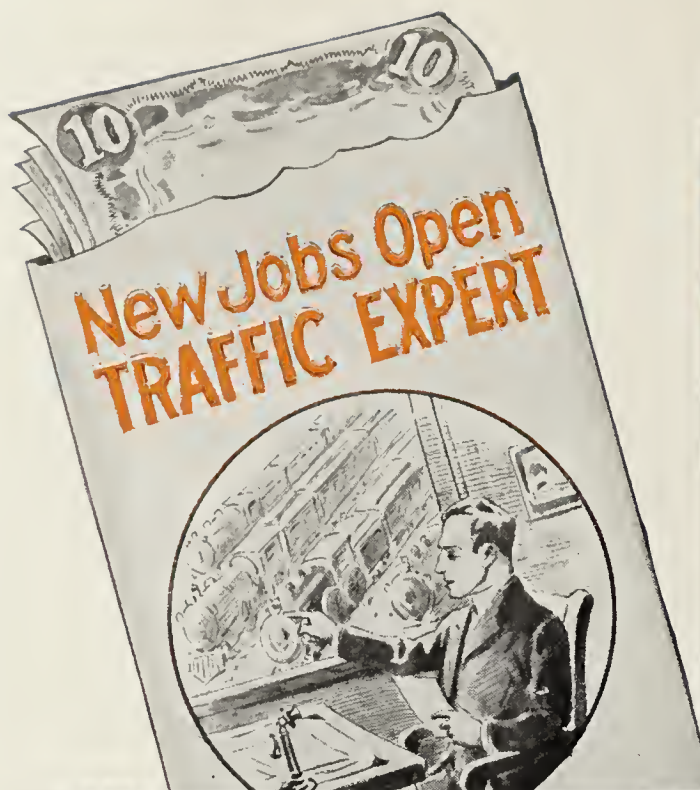
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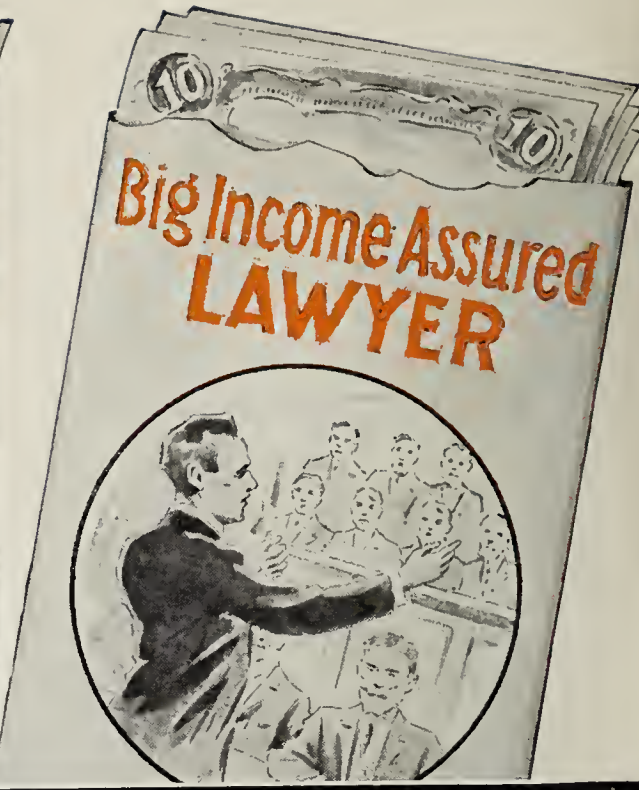
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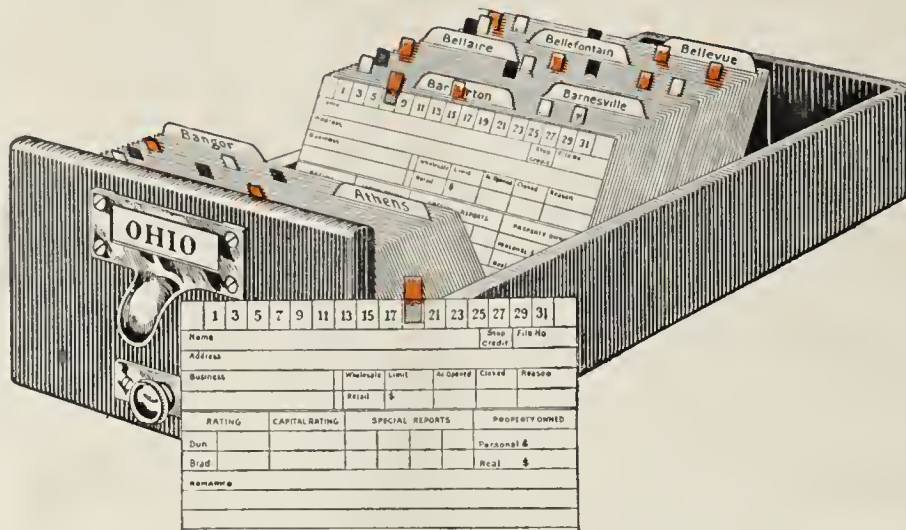
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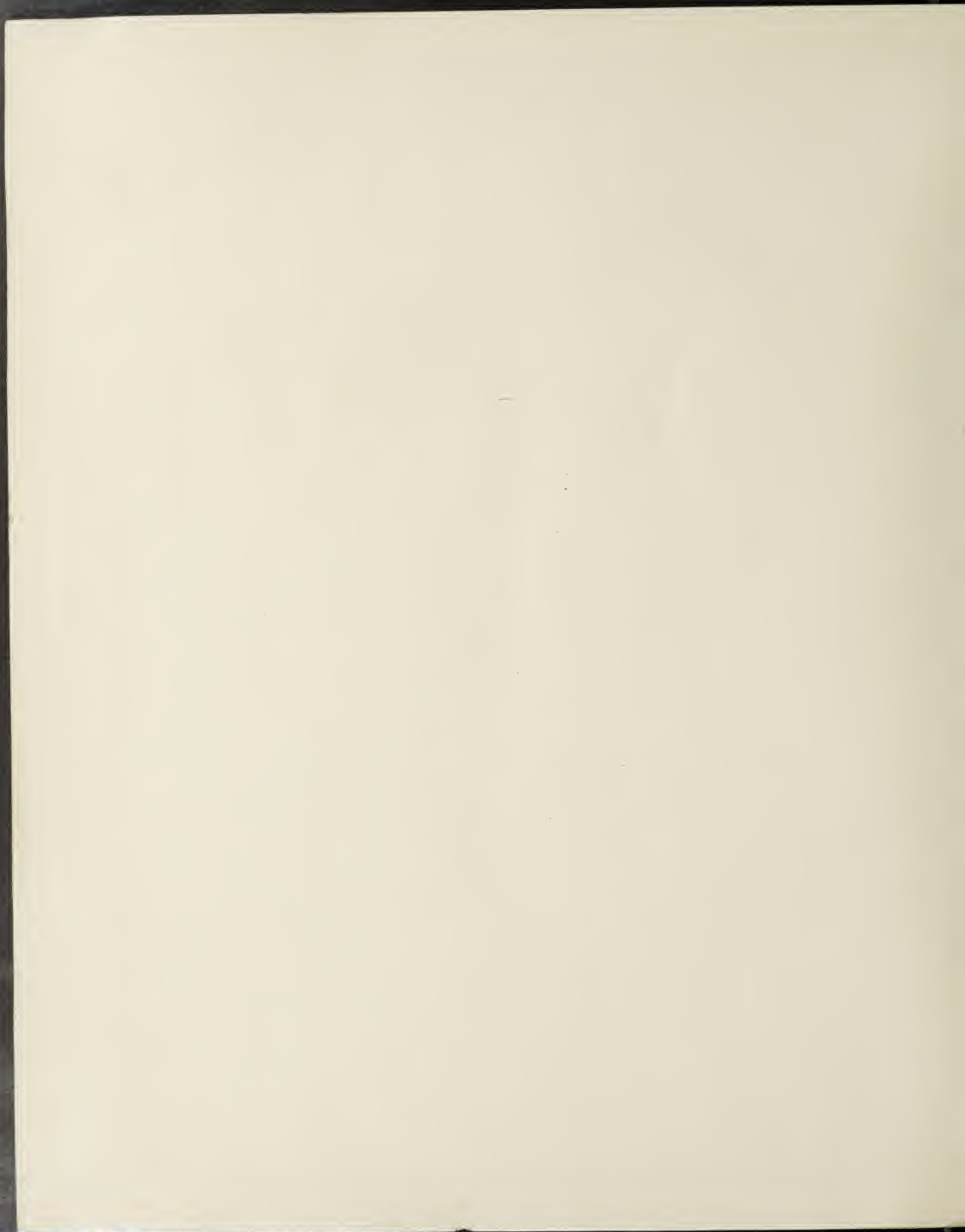
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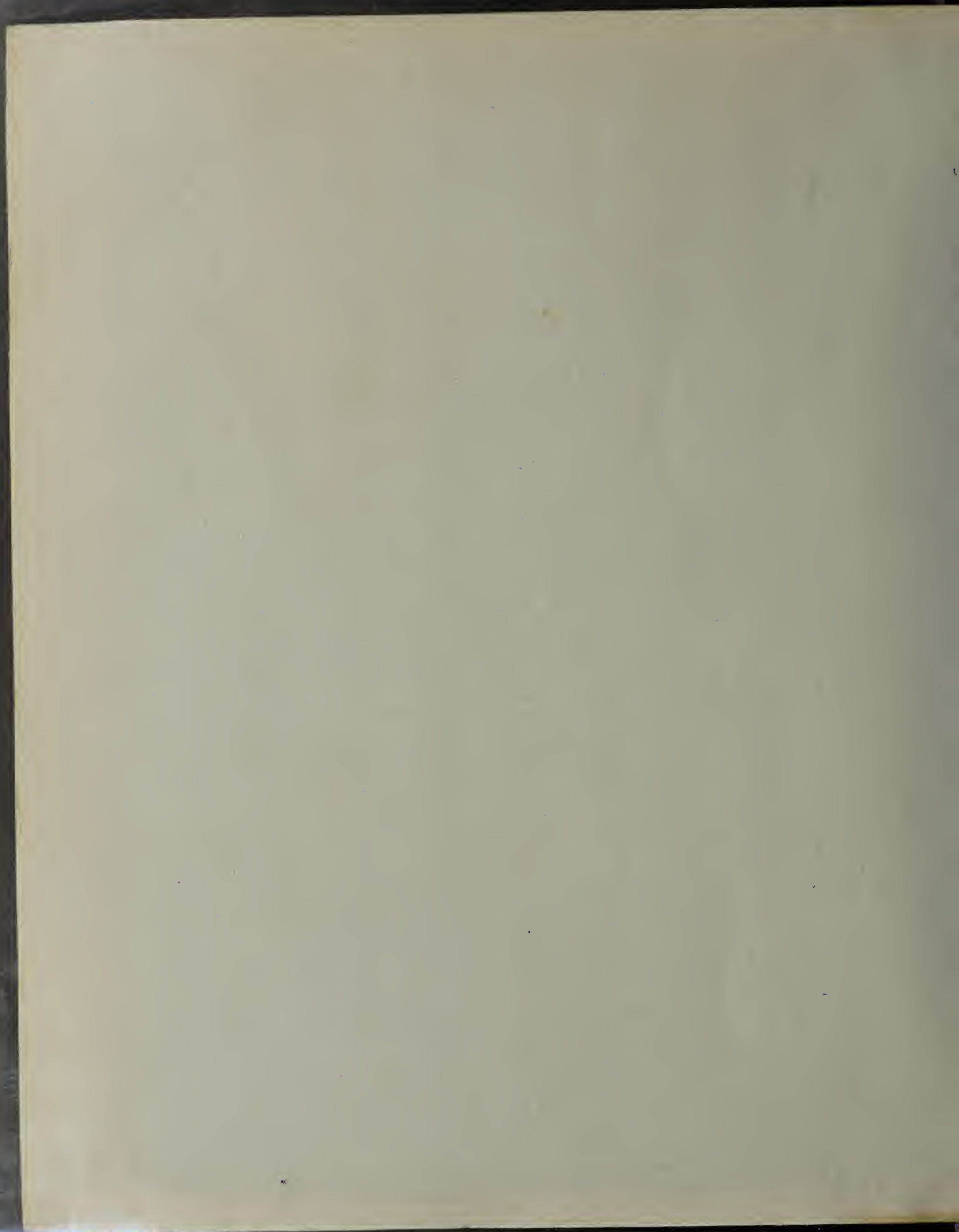
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